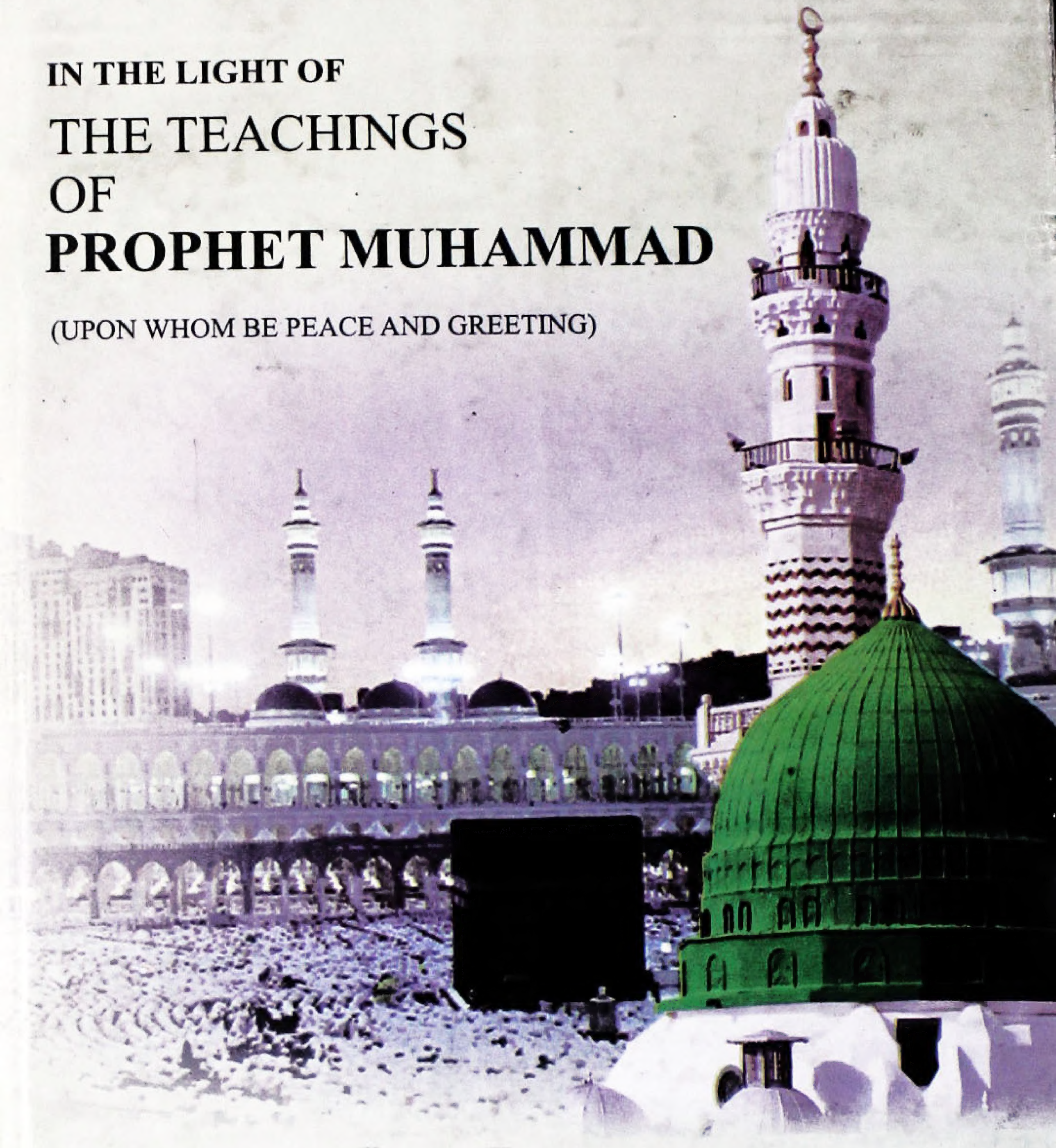
POVERTY ALLEVIATION

IN THE LIGHT OF
THE TEACHINGS OF
PROPHET MUHAMMAD

(UPON WHOM BE PEACE AND GREETING)



DR. MUHAMMAD SULTAN SHAH

CHAIRMAN
Department of Arabic & Islamic Studies

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DR. MUHAMMAD SULTAN SHAH

Chairman
Department of Arabic & Islamic Studies
GC University, Lahore

AL-MA'ĀRIF, GANJ BAKHSH ROAD, LAHORE

2007

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Author: Dr. Muhammad Sultan Shah
M.A. (Islamic Studies, History, Urdu)
Ph.D. (Islamic Learning)

Chairman
Department of Arabic & Islamic Studies
GC University, Lahore
Email: drsultangcu@hotmail.com

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FOREWORD

IN THE NAME OF ALLAH, THE MOST GRACIOUS, THE MOST MERCIFUL

Almighty Allāh has created the universe and all animates and in-animates therein. All persons and things are dependant on Him, whereas he is not dependant on any person or thing. Allāh is the Creator, Cherisher and Sustainer of the worlds. He provides sustenance to all creatures including human beings.

Our planet, the earth, contains three types of living organisms i.e., plants, animals and man. Plants are autotrophic and synthesize their food from water and carbon dioxide in the sunlight. The food prepared by the plants is utilized by the animals and human beings. Animals are herbivore, carnivore or omnivore but they can easily get their food in their surroundings. Man – who is not an animal even according to scientists like Dr. Maurice Bucaille and Dr. Abū Bakr – is an omnivorous organism. He needs water, food and air for his existence. Unlike animals he needs clothes and shelter. He wants to make his life easier, safer and more comfortable. Man requires resources to fulfil the necessities of life, provided by his Creator.

A person is said to be poor if his resources are insufficient to meet his needs. The condition of being poor is termed as poverty. The poor lack of matieral standards of diet, clothing, housing, household facilities, employment and other facilities, commonly available in the society. Religions have endeavoured to solve the economic problems of mankind either by renunciation of wealth or through charity to be given to the deprived individuals. Islam ensures the provision of necessities to every individual in an Islamic state. It is commonly observed in the societies that the poor are ready to sell everything to upgrade their lifestyles. According to a *hadith*, "poverty

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brings a man to the brink of infidelity (loss of faith) The *Sirah* of Prophet Muhammad (upon whom be peace and greeting) shows that he was the kindest personality of all the times He helped the needy from his earning when he was a trader The Holy Qur'an calls him *'a mercy for all the worlds'* He was very friendly and affectionate to the poor destitutes disables and orphans His generosity hospitality and sacrifice is a beautiful model *(uswah hasanah)* for his *Ummah* He preached his followers to treat their poor relatives with Kindness and help them socially and economically He took practical steps for the welfare of weak segments of society He emancipated a number of slaves himself and encouraged manumission of slaves The Holy Prophet's mercy has embraced even non-Muslims The family members (*Ahle bayt*) of the Holy Prophet (upon whom be peace and greeting) and the Rightly-guided caliphs (God be pleased with them) had set unparalleled examples for the coming generations in the field of public welfare

It is generally apprehended that wealth is a terrible master It should be abandoned for the salvation in the life hereafter but such thinking is due to misunderstanding of *sirah* No doubt the Prophet (upon whom be peace and greeting) himself preferred to live in poverty because he used to distribute among the poor and needy But he tried to eradicate poverty through *Zakāh* and *Infāq* He encouraged the productive efforts and condemned begging He never discriminated among individuals on the basis of socio-economic conditions He endeavoured to eliminate all kinds of exploitation from the society

The problem of poverty has always been addressed by intelligentsia Muslim scholars and philosophers have also pondered over this social and economic issue The Philosopher – poet 'Allāmah Dr Muhammad Iqbāl has expressed his views about economic problems of his fellow citizens in such words:

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"I shall now proceed to offer a few remarks on the improvement of general condition of the masses of our community. And in this connection the first point of importance is the economic condition of the average Muslim. I am sure nobody will deny that the economic condition of the average Muslim is extremely deplorable. His small wage dirty house and under-fed children are a matter of common observation in the towns where the population is mostly Muslim. The most important problem before the Muslim public worker is how to improve the economic conditions of his community. It is his duty to make a careful study of the general economic situation in India and the causes which have brought it about."

Iqbal realized the bad economic condition of the Indian Muslims. He visualized a separate homeland for them to practice their religious and economic liberty. His dream has been realized but its purpose is not yet fulfilled. The economic condition of majority of Pakistani people is still deplorable. The resources and opportunities are in the hands of feudal lords, industrialists, pirs and maulawis. We are still unable to eradiate poverty and exploitation from our country.

This book is an attempt to present the strategies for poverty alleviation in the light of the Holy Qur'an, *ḥadīth* and *sīrah* of the Prophet of Islām (upon whom be peace and greeting). Muslim can reduce poverty by following Islamic teachings to great extent. Islam neither recognizes geographical boundaries nor acknowledges racial, blood and lingual differences. It considers all Muslims as one *Ummah*. The rich Islamic countries should help the poor Muslim countries to cope with the problem of poverty.

March 9, 2007 **Muḥammad Sulṭān Shāh**

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CHAPTER 1

THE CONCEPT OF POVERTY AND POVERTY ALLEVIATION

What is Poverty?

A person is said to be poor if his resources are insufficient to meet his needs. A person having little or no money, goods or other means of support is called poor and the condition of being poor is termed as poverty. In simple words poverty may be defined as "the state or condition of having little or no money, goods, or means of support."[1]

Poverty is a complex phenomenon and being a multidimensional concept, cannot be defined in a single sentence. Economists and sociologists have tried to define poverty in their words, according to their observations and studies. Rowntree (1901) was first to consider in any detail the problems involved in defining poverty. The aspect of his work that has received most attention in his concept of 'Primary' poverty, which applied to families whose income was insufficient to maintain the minimum necessaries for the maintenance of merely, physical efficiency.[2] In the "World Development Report" (1982) poverty has been defined as a condition of life so characterized by malnutrition, illiteracy and disease, so to be beneath any reasonable definition of human decency. Yet within a particular society at a particular time, poverty is often defined as relative to average living standard.[3] Oscar Altimir (1982) observes that poverty is a situation which includes under consumption, malnutrition, precarious housing conditions, low educational levels, bad sanitary conditions, either unstable participation in the mechanisms of social integration and possible adherence to a production system or restriction to its more primitive strata, attitudes of discouragement and anomie, little participation in the particular scale of values different to some extent from that

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held by the rest of the society.[4] A.J.M. Hagenaars (1986) considered poverty in general as a situation in which needs are not sufficiently satisfied.

Townsend (1979) defined poverty in terms of deprivation as follows:

"People can be said to be deprived of when they lack the material standards of diet, clothing, housing, household facilities, working environmental and local conditions and facilities which are ordinarily, available in their society and do not participate in or have access to the forms of employment, occupation, education, recreation and family and social activities and relationship which are commonly experienced or accepted."[6]

Orshansky (1969) writes that counting the poor is an exercise in the art of the possible. For deciding who is poor, prayers are more relevant than calculation because poverty, like beauty, lies in the eyes of the beholder.

Rightly did Smith (1776) say "No society can surely be flourishing and happy, of which by far the greater part of the number are poor and miserable."[5]

Addressing the World Bank's Annual Meeting in Nairobi in 1973, Mr. Menamara, the then President of the Bank, called upon the world to focus on those in "absolute poverty" those "who suffer a condition of life so degraded by disease, illiteracy, malnutrition and squalor as to deny its victims basic human necessities."[7]

Donald Rutherford (1992) has elucidated the term "poverty" as follows:

i. Low income per person.

ii. The state of being below an income level necessary for physical or social existence.[8]

The notion of relating poverty to basic needs or necessities was expressed by Adam Smith (1976) in his book entitled "An Inquiry into the Nature and Wealth of Nations". According to him subsistence is defined not by physical needs alone but also by the customs of society.

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However, when a society upgrades what it regards as minimal subsistence, it immediately statistically enlarges the poor sector of its population. In this book, Smith writes:

> "By necessaries, I understand not only the commodities which are indispensable and necessary for the support of life but whatever the custom of the country renders it indecent for credible people, even of the lowest order, to be without. A linen shirt, for example, is strictly speaking not a necessity of life.... But in the present time.... a creditable day labourer would be ashamed to appear in public without a linen shirt."[11]

Definition of the Poor (*Faqir*) and the Needy (*Miskin*):

In the Holy Qur'ān eight categories circumscribe all the purposes for which *Zakāh* may be expended. These have been underlined in the following verse:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ

> Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of knowledge and Wisdom.
>
> (al-Tawbah 9:60)

In the above quoted verse two words *Fuqarā'* (singular *faqīr*) and *Masākīn* (singular *miskīn*) are used which have been defined in different ways by Islamic scholars.

Imām Abū Yūsuf (d.182 798), a disciple of Imām Abū Hanīfah (d.150 767), and Ibn al-Qāsim, a companion of Imam Mālik said that they (*fuqarā'* and *masākīn*) are the

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same: the majority of *Hanafi* said they are two types for one category that is the needy.[9]

Imam al-Tabari (224-310 839-923), a famous commentator of the Holy Qur'an wrote: "*Faqir* is the needy who does not lower himself by asking people's help, and *miskin* is the needy who does ask."[10]

According to Shafi'ites and Hanabalites a man is poor (*Faqir*) if he has no wealth and is, at present, not an earning hand. If he is, not present, earning something but is not sufficient for meeting his needs (*Kifaiah*) even then that person is considered to be *faqir*. These jurists have even specified that if a person possesses the wealth (*mal*) which can satisfy less than fifty percent of his needs, even then he will be considered poor. For instance, if ten *dinars* are sufficient for meeting his needs and he possesses four or less, he would be considered poor by these *fuqaha* (jurists). Similarly according to them a person is a *miskin* (needy) if he is earning hand, but his earning is not sufficient for meeting his needs. A person is considered a *miskin* if his earning or wealth or both can satisfy more than fifty percent of his needs but not fully. The limit of *miskin* (needy) is the level where he possesses the resources for more than fifty percent of his needs. For example, if he possesses 10 dinars to satisfy all his needs, but he possesses, or is in a position to earn only six *dinars* he will be considered a *miskin*.[11]

Shaykh Yusuf al-Qaradawi has summarized those who deserve *Zakah* from *Fuqara'* and *masakin* in three categories:

i. One who has no property and no source of income.
ii. One who has some property or income but it is less than half of his needs.
iii. One who has some property or income which covers half of his needs but does not meet all his needs.[12]

Relying upon Arab lexicographers, Edward William Lane explains these words as follows:

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"*Faqir* signifies one who is crippled, or deprived of the power of motion, by disease, or who suffers from a protracted disease, being weak, and who has no trade: and one who has a mean trade that does not suffice for his need and *miskin*, a beggar, who has a trade that stands in some stead, but does not cause him or his household to be without want so that the former is in a harder condition than the latter according to al-Shafi'ee and it seems that he is called *faqir* because of cripleness, or protracted disease, which prevents his freely employing himself in making gains."[14]

According to Hanafite and Malikite jurists, economic conditions of *miskin* are worse than those of a faqir. However, from the practical point of view, the difference in the definition of *faqir* and *miskin* is most of much significance because both (*miskin* and *faqir*) are not in a position to meet their basic needs without provision of *Zakah* assistance to them.[15]

The basic needs of the people living in different environments are not same. Muhammad Nijatullah Siddiqui points out that minimum basic needs that must be fulfilled include food, clothing, shelter, medical care and education. Depending on social circumstances and such as fuel, electricity, transportation, marriage allowance, repayment of debt and the like may also be included. He has provided precedents that earlier Islamic states used to ensure the provision of all the items, included in his list of basic needs, to all the people.

In Hidāyah *miskin* is defined as a person who has no property whatever, as distinguished from a *faqir* or a person who possesses a little property, but is poor.[16]

Definition of Richness (*Ghinā'*)

The antonym of poverty is richness. A rich is one who is abounding in possessions; wealthy; fortunate in

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having any good thing: abundantly supplied with resources, means, or funds.[19]

The richness results in satisfying one's basic needs with one's own resources without resorting to anybody else's help. The Arabic equivalent of richness or property is (*ghina'*). It denotes the absence or non-existence of wants. (*Ghani'*) is one who is free from want; in the state or condition, of having no want, or need.[20] Allah is *al-Ghani* (The Independent) that is one of the ninety-nine special names or attributes of God. This word occurs in the Holy Qur'an in the following verse:

وَاللَّهُ غَنِيٌّ حَمِيدٌ

And Allah is the One Free of all wants, Worthy of all praise.

(Fatir 35:15)

So the Holy Qur'an proclaims that Allah alone is Self-sufficient. According to jurists (*Fuqaha'*) the richness (*ghina'*) is of three kinds:

i. The richness which puts the person under obligation to pay *Zakah*. In this case, the person owns wealth, which is more than what is required for his basic needs.

ii. The richness that deprives a person from accepting *Zakah*. Such richness means that the person has enough sources to meet his own and his dependents' basic needs like food, clothing and the like.

iii. The richness that prohibits begging, but allows to accept *Zakah* if provided. *Fuqaha'* differ in their opinion regarding this type of richness. However, they all agree on that according to Islamic law the rich cannot get what is meant for the poor and the needy. If the rich gets something from the share of poor, it means that *Zakah* is not reaching the deserving poor, which effects the sole purpose of institution of *Zakah*.

According to some of the *Fuqaha'* the stage of richness that prohibits begging is reached when one is in a possession of fifty *dirhams*, while others say that it

stage is reached when one is in possession of money enough to meet his debts. According to some, stage of richness is when one has sufficient means for morning and evening meals. If a person's economic conditions are below this type of richness (*ghinā'*) his needs are to be fulfilled by the assistance of *Zakāh*.[21]

Poverty Alleviation:

The word poverty is derived from Latin "pauper" meaning "a very poor person". Pauperism is the state or condition of utter poverty.[22] Poverty is deprivation of basic needs. Alleviation is a noun having meanings: to make easier to endure: lessen: mitigate.[23] Poverty alleviation is the strategy to lessen the poverty. Poverty reduction is a synonym of poverty alleviation. Economists also use terms like poverty eradication or elimination of poverty.

Poverty reduction or poverty alleviation is any process which seeks to reduce the level of poverty in a community or amongst a group of people or countries.[24]

It is universally acknowledged that any poverty alleviation reduction programme should have two main focuses:

i. To provide minimum living standard for people who otherwise would live below the minimum:
ii. To provide the opportunity for those currently living in poverty to move out of poverty and at the same time to provide the opportunity for those currently not living in poverty to remain above the poverty level.[25]

Absolute poverty can be alleviated if economic growth occurs on a sustained basis, and, that it reduces income distribution. Poverty cannot be reduced if economic growth does not occur. Poverty can also be reduced by increasing the productivity of the poor, either by investing more on education, especially at the primary level or by expansion of their access to physical and financial capital. Investment in education creates economic opportunities. Along with education, improvement in health and nutrition directly address the worst aspects of poverty.[26]

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CHAPTER 2

WEALTH AND CHARITY IN PREVIOUS RELIGIONS

Most of the previous religions had laid emphasis on the spiritual and moral attitude of man in isolation from his economic life. In Buddhism and Christianity religious people do not earn their livelihood. In Hinduism, there is a whole caste of priests: everyone born in this caste is priest by birth and do not earn his livelihood. Poverty is a state of sinfulness according to some religions whereas others allow to amass unlimited wealth. In the following pages, the viewpoint of major religions regarding wealth and charity has been discussed.

Judaism:

The Torah teaches the followers of Moses to love and care for each other. In the Book of Leviticus it has commanded: "Do not avenge yourself for bear grudge against the children of your people, but love your neighbour as yourself. I am the Lord."[1]

In the same book the Jews are commanded to behave the disable in a good manner and there should be no hatred for such weak segments of society: "Do not curse the deaf or put obstruction before the blind: but revere your God: I am the Lord."[2]

The Torah recommends the "tithe" that is the tenth part of agricultural produce or personal income set apart as an offering to God or for works of mercy, or the same amount regarded as an obligation or tax for the support of the church, priesthood, or the like.[3] In the old Testament a number of references are found to give 10% of the income or agricultural production. The Book of Deuteronomy underlines:

"When you have finished setting apart all the tithes of your harvest in the third year, the year of tithing, and have distributed them to the Levite, the immigrant, the orphan, and the widow among you, and they have partaken of them in your towns and have enough, then you shall say before the Lord your God, 'I have removed from my house the consecrated portion and have given it to the Levite, the immigrant, the orphan, and the widow, as Thou didst command me. I have transgressed none of the orders Thou hast laid upon me, nor have I forgotten them.'"[4]

In these verses the following recipients of tithe have been enumerated:

1. the Levite
2. the immigrant
3. the orphan
4. the widow

Levite is a member of the tribe of Levi (a son of Jacob and Leah) especially appointed to assist the priests in the temple of tabernacle.[5]

About the Levites, one reads in the Book of Numbers:

"For I have designated the tithes which the people of Israel contribute to the Lord as the share which belongs to the Levites. Therefore I have told them they are not to own any property among the people of Israel."[6]

Actually the Levites, being religious people were entitled to get from tithe because they were not allowed to possess any property. But they were not exempted from the tithe themselves as has been underlined in the same Book:

"The Lord further said to Moses, "Speak to the Levites and direct them, when you receive from the people of Israel the tithe which I have assigned to you as your share from them, set part of it aside as a heave offering to the Lord, a tithe of the tithe."[7]

In the Book of Deuteronomy it is ordained:

"Every year you must tithe all your seeds' produce that comes from field."[8]

The Old Testament is replete with the examples of the Prophets who paid tithes. For instance. Abraham gave one-tenth of his possessions similarly Jacob vowed to give one-tenth of all his future acquisition to God.[9]

According to Rabbi Simmons, ten percent is the minimum obligation to help. For those who want to do more. the Torah allows you to give 20 percent. But above that amount is unrealistic. If you give too much, you will come to neglect other aspects of your life... If everyone would give 10 percent. there would be no problem in this world... no hunger. no cancer. no homelessness.[10]

The Torah also contains such teachings which are helpful in combating the social problem of poverty. It has been underlined in the Old Testament:

"There should be no poor among you."[11]

It can be concluded that Judaism strive for an ideal society in which there are no poor but at the same it is acknowledged that the poor shall never cease out of the land. The Holy Scripture Book ordains that the wealthy should be charitable towards the poor. It has been commanded:

"The land will never be without its poor. so I command you to openhanded towards your brother. to the needy. and to the poor in the land."[12]

The Jews do not like to give gifts to the followers of other religions. However. they give charity to the Gentiles for winning their favours. Aboda Zahra writes in this regard:

"It is a great sin to make a present to a Gentile. But it is permissible to give alms to the poor of the Gentiles. to visit their sick and to give the last honors to their deceased and to console their relatives because of the peace. so that the Gentile may think the Jews are good friends of theirs in showing them consolation."[13]

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Christianity:

According to the Christian doctrine of Original Sin, Adam and Eve were guilty of disobedience to God as they tasted the forbidden fruit. Every human person has inherited this sin with an in-built tendency to do evil. Incidentally, this stain, according to the teachings of Christianity itself, can be removed from his nature only by a life of self-abnegation, asceticism and obstinate refusal to participate in the affairs of the world.[14]

The Holy Bible contains many verses regarding poverty and wealth. In the Book of Matthew, Jesus is reported to have said about poverty that it would always exist. He exclaimed: "You always have the poor with you, but Me, you do not have always."[15]

Christ preached his followers to love each other. Love demands that the loved should be helped if they are needy. He said: "I give you a new command, 'Love one another'. Just as I have loved you, so you should love one another. By this everyone will recognize that you are my disciple, if you love one another."[16]

According to the Biblical narrations human deeds are cause of poverty. In the Book of Proverbs we read:

"Be not overfond of sleep lest you come to poverty: keep your eyes open and have plenty of food."[17]

"He who loves pleasure will be a poor man; he who loves wine and oil will not be rich."[18]

"How long will you lie down, O sluggard? When will you get up from sleep? "Yet a little sleep, a little slumber, a little folding of the hands to rest" and your poverty will come upon you as a bandit, your want like an unyielding warrior."[19]

Looking around, Jesus said to His disciples, "How difficult it is for those possessing wealth to enter the Kingdom of God!" The disciples wondered at His remarks; but Jesus spoke to them once more, "Children, how difficult it is for those who trust in wealth to enter the

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Kingdom of God. It is easier for a camel to pass through a needle's eye than for a wealthy person to enter the Kingdom of God."[20]

In the Gospel of Luke the poor and the deprived are told as the blessed Christians:

"Fixing His eyes on His disciples, He proceeded to say, "Blessed are you poor, for yours is the Kingdom of God. Blessed are you that are hungry now, for you will be satisfied. Blessed are you that weep now, for you will laugh."[21]

"Come on you wealthy, weep with loud wailings about the Miseries that are coming upon you. Your hoarded wealth has decayed and your clothes have become moth-eaten: your gold and silver are covered with rust, and their rust will be evidence against you. As fire that you have stored up for the last days, it will consume your flesh."[22]

The Bible teaches that the poor are actually more prone to faith as compared to rich:

"Listen, my dear brothers. Has not God chosen the poor in the world to be rich in faith and to be the heirs of the Kingdom He has promised to those who love Him?"[23]

"Then will He say to those at His left, 'Begone from Me, accused ones, to the everlasting fire prepared for the devil and his angels: for I was hungry and you did not feed Me: thirsty and you gave Me no drink: I was stranger and you did not entertain Me: naked and you failed to clothe Me: ill and in prison and did not come to see Me."[24]

"And they will go away into eternal punishment."[25]

In the Book of Matthew, the miracles of Christ have been enumerated as follows:

"The blind see, the lame walk, the lepers are cleansed, the deaf hear, the dead are raised and the poor are evangelized."[26]

It can be deduced from this verse that part of Christ's mission was directed at those who were poor.

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Hinduism:

In Hinduism poverty is a state of sinfulness. In Mahabharata it has been clearly stated that sins cause poverty:

"Arjun said: It is seen that a poor man, even when he stands near, is accused fasely. Poverty is a state of sinfulness. It behoveth not to applaud poverty, therefore, the man that is fallen, grieves, as also he that is poor. I do not see the difference between a fallen man and a poor man. All kinds of meritorious acts flow from the possession of great wealth like a mountain. From wealth spring all religious acts, all pleasures, and heaven itself. Without wealth, a man cannot find the very means of sustaining his life. The acts of a person who, possessed of little intelligence, suffer himself to be divested of wealth, are all dried up like shallow streams in the summer season. He that has wealth has friends. He that has wealth has kinsmen. He that has wealth is regarded as a true man in the world. He that has wealth is regarded as a learned man. If a person who has no wealth desires to achieve a particular purpose, he meets with failure."[27]

In this extract from the sacred literature of Hinduism the poor are blamed for their poverty. All kinds of meritorious acts would be the result of great wealth. Wealth gives dignity in the society and poverty deprives friends and kinsmen. A rich man is considered as a scholar, truthful and trustworthy. In Hinduism there are four purpose of life:

1. *Dharma*: fulfilling your purpose
2. *Artha*: prospering
3. *Kama*: having fun
4. *Moksha*: getting to know God[28]

Vedic Scripture recommend charity in the mode of goodness as follows:

"Charity given to a worthy person, in the proper place and time and as a matter of duty, without

consideration of the benefit one might derive for oneself. is said to be in the mode of goodness.

But charity performed with the expectation of some return. with a derive for fruitive results. or in a grudging mood. is said to be in the mode of passion.

Charity. given in an unpurified place. at an unpurified time. to unsuitable persons. without proper attention and without respect is said to be in the mode of darkness.[29]

According to the devout followers of Hinduism. emphasis is placed on acquisition of wealth at early stage of life but in old age. wealth is renounced and it is preferred to go and live in the forest. However. the Hindu system of values include knowledge. it embraces active work. it emphasizes sacrifice and service to others. and it culminates in renunciation.[30]

Some Hindu rulers had a great reputation for public service. For example. some of the Guptas took several steps for the welfare of their subjects. There were also some remarkable progressive acts of social service performed by Hindu religious leaders For example. the establishment of a maternity hospital as early as A.D. 1183 by the Saiva religious leader Visvesvara.[31]

Hindū revivalists and reformers like Ramakrishna Paramahams (1834-86) and his disciple Swami Vivekanada (1862-1902) preached social service to their Hindu followers. The Ramakrishna Mission has done very good social work. spreading education. providing medical treatment and relief for needy.[32]

Buddhism:

Dr. M. Vajiranana Nayaka Thera Sangha Nayaka[33] of Great Britain and Head of the London Buddhist Vihara has summarized the Buddhistic viewpoint regarding to poverty and charity in his speech delivered at Birkbeck College. University of London in 1997 that covers the

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subject in very lucid manner. Therefore, extracts of this talk are reproduced in the following paragraphs:

It is sometimes felt that material possessions are an obstacle to spiritual progress. For hundreds, even thousands, of years there have been examples of people from all religious faiths who have renounced the world in order to devote themselves to the spiritual life without the distractions of material possessions. This tension between material progress and spiritual progress is even more keenly felt today as many of us live in an age of unparalleled material prosperity. People living in a industrialized nation are enjoying a higher material standard than ever before, and their entire society is organized in order to maximise economic activity. Consumption is encouraged regardless of the cost of the individual, society or the environment. The more affluent a society becomes, the greater is the attention paid to the satisfaction of sense and desires.[3]

Speaking as a Buddhist, however, I do not think it is a question of rejection of material things in order to pursue a spiritual goal; it is a matter of striking the right balance between the two — what Buddhists call the Middle way. Certainly, spiritual progress is impossible without a certain level of material well-being. Poverty in Buddhism is not a virtue. The Buddha said, "For householders in this world, poverty is suffering." (A.III.350) and again, "Woeful in the world is poverty and debt." (A.III.352)

He also said that poverty (*dalidiyaṁ*) is the cause of immorality and crimes such as theft, falsehood, violence, hatred and cruelty (*Cakkavattisihanada sutta*). He explained that it is futile for a king to try to suppress crime by means of punishment. Instead of king should eradicate crime by improving the economic condition of his people. Buddha said that grain and other facilities for agriculture should be provided for farmers and cultivators; capital should be provided for traders and those engaged in

business, and adequate wages would be paid to those who are employed. When people are, thus, provided, for with, opportunities to earn a sufficient income, they will be contented, will have no fear or anxiety, and consequently the country will be peaceful and free of crime.

The purpose of wealth is to facilitate the development of the highest human potential. Wealth is only a means to an end, not an end itself: it creates the conditions under which spiritual progress may flourish. If the creation of wealth is regarded purely as a selfish occupation then the results will often lead to unhappiness because this activity is self-centred, based only on ideas of "me" and "mine". We should, however, regard wealth as something to be shared with other people. If human beings could expand their love to all other people, irrespective of their class, colour or creed, rather than confining it to their own people, then they might be able to part with things without expecting anything in return, and experience more satisfaction in doing so. This satisfaction comes not from *tanha*, a desire to obtain things to make ourselves happy, but from *chanda*, a desire for the well-being of others. In decisions dealing with every sphere of economic activity, whether it is production, consumption, or the use of technology, we must learn how to distinguish between the two kinds of desire and make our choices wisely. Bearing this in mind, there is nothing wrong with material wealth by itself and the Buddha never prescribed a ceiling on income. Even among Bhikkhus, Buddhist monks well-known for having the fewest of possessions, to be a frequent recipient of offerings was regarded as good kamma. The monk Sivali was praised by Buddha as foremost among those "who are obtainers of offerings". Wealth as such is neither praised nor blamed, it is the way it is acquired and the way it is used which are important. Blameworthy qualities are greed, stinginess, grasping, attachment, hoarding. Acquisition is acceptable when it is

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used for good causes like furthering spiritual progress and helping other people. So the problem with wealth is our attitude towards it. If we devote ourselves entirely to amassing material things, neglecting moral, spiritual and intellectual well-being, then that is not skillful. Material progress should always be accompanied by moral and spiritual progress, otherwise it cannot be considered as true progress. A certain level of economic prosperity is vital for a happy, peaceful society, but this should not be an end in itself, rather it should be a base on which one should build spiritual development. The ethical value of wealth is judged by the ways in which it is obtained, and the uses to which it is put, such as generosity or hoarding. Giving should always be done sympathetically, no exalting the giver above those who are receiving. Speaking to Kind Pasenadi, Buddha said that wealth hoarded by a miser is like a forest pool, clear, cool and fresh with good approaches and a shady setting, but situated in a savage region. Because of fear of the people living there, no one can drink, bathe in or make use of the water. But a wise man uses his wealth for the benefit of his family, friends and for good works for society in general. This wealth is like a forest pool not far from a village or town, with cool, clear, fresh water, good approaches and a shady setting. People can freely drink of that water, carry it away, bathe in it, or use it as they please (S.I. 89-91). A wealthy person who uses his wealth generously is also likened to a fertile field in which rice grows abundantly for the benefit of all. It is perfectly possible for a person to pursue a spiritual life whilst remaining involved in the material world, provided the material world is used skillfully. "Actions, knowledge, qualities, morality and an ideal life: these are the gauges of a being's purity, not wealth or name." (M.III262) The Buddha said that for the layman there are four kinds of happiness that will not interrupt his spiritual progress. (A.II.69):-

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The first is, the bliss of ownership (*atthi sukha*) of wealth which has been justly and righteously acquired through honest labour and the sweat of one's brow. It should also be accompanied by a sense of contentment with what one has. Unless one has this feeling of contentment, amassing wealth is like trying to fill a jar with no bottom. The second kind of happiness is bhoga sukha, the bliss of using or enjoying that wealth, which means spending it liberally on family, friends and charitable deeds. We should not hoard this wealth like a miser, nor should we live beyond our means and overspend extravagantly. The third kind of happiness is anana sukha, the bliss if debtlessness, being able to say "I have no debts" – which is not an easy thing to say in the modern world of credit cards, mortgages and hire purchase! This kind of happiness also means discharging fully all one's social obligations to one's family, friends, religion and society. The fourth kind of happiness is anavajja sukha, the bliss of blamelessness, leading a blameless life in body, speech & mind, which means we perform no actions that cause any hurt or harm to any living being. Of these four kinds of happiness, the Buddha said that the first three are not worth one sixteenth of the happiness given by the fourth, i.e. the blameless life. Buddha was showing us here how wealth and spirituality can go hand in hand.

One of the most generous supporters of the Buddhist order was a merchant called Anathapindika. He was an immensely wealthy man, but this was not a barrier to his spiritual progress – having listened to the preaching of Buddha, he attained what we call the first stage of sainthood (*sotapanna*). Anathapindika was a fine example of generosity. He did not hoard his wealth, but shared it gladly with his friends and relatives. On one occasion he visited the monastery of some Brahmin pilgrims, who recognised him as a follower of the Buddha and asked him about Buddha's teachings. Anathapindika became involved

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in a discussion concerning their different views of the world. He gave them such a brilliant discourse that later when Buddha heard about it, he said that even a monk who had lived one hundred years in the Order would not have been able to speak better to the pilgrims than Anathapindika the householder had done (A.X.93). he is in fact an excellent example of how it is possible to follow the spiritual path while remaining very much in the world. There are many other examples from our tradition of lay people who have reached at an enlightened state.

The Buddhist path is a gradual path. which allows different people to progress at different speeds according to their understanding and inclinations. One of Buddha's chief disciples. Sariputta. said that an aspirant might be living in a forest. but with his mind full of impure thoughts and defilements. Another might be living in a town. but with his mind free from defilements. Of these two aspirants. said Sariputta. the one living a pure life in the town is far greater than the one living in the forest. Certainly there is nothing against renouncing the world and living a life of voluntary poverty. but this is not an essential requirement.

For those who do wish to devote themselves more intensively to spiritual practices. there is the path of renunciation of the world. Buddha taught that sense of desire is one of the root causes of all human unhappiness. Desires which are satisfied cause attachment and grasping. Desires which are not satisfied. cause frustration and further craving. In order to reduce sense desire to a minimum. the monastic life is designed to reduce material possessions to the essentials. A bhikkhu is allowed a minimum of possessions. The ideal is summarized by a psycho-physical discipline. involving acts of thought. word and deed. to lead a life of perfect purity and retirement from all worldly pursuits motivated by sense desire. The perfect pre-requisite for this is pabbajja. which means recluseship. For a monk the best qualities are contentment

and few wishes, accompanied by effort and diligence in developing wholesome qualities, such as generosity, loving-kindness and wisdom, and in eradicating unwholesome qualities, such as greed, hatred and delusion, and also in working for the benefit and welfare of oneself and others. "Furthermore, monks, he is content with whatever necessities, be it robes, alms food, shelter or medicines, he obtains. Furthermore, monks, he is continually stiring up effort to eliminate bad qualities, make determined and vigorous progress in good things, and never throwing off his obligations." (D.III.226.296) Bhikkhus use the least possible amount of material goods. This is partly to avoid overtaxing the community which supports them, and partly to allow them to spend as much time as possible practicing and teaching Buddha's doctrine.

I should like to end by giving you an extensive quotation from one of our scriptures: "Wealth is neither good nor bad, just as life within the world with its sensual joys is neither good nor bad. It depends on the way the wealth is obtained and what is done with it, and in what spirit it is given away. People may acquire wealth unlawfully and spend it selfishly. Either case will not make one truly happy."

"Instead one can acquire wealth by lawful means without harming others. One can be cheerful and use the wealth without greed and lust. One can be heedful of the dangers of the attachment to wealth and share the wealth with others to perform good deeds. One can be aware that it is not wealth, nor good deeds, but liberation from craving and selfish desire that is the goal. In this way, this wealth brings joy and happiness. One holds wealth not for oneself but for all beings." (*Anguttara Nikaya*)

There is ample opportunity here for the wealthy layman to pursue a spiritual path which can be of great benefit, both to himself and to society in general. However, for the renunciant, the Buddha said even greater happiness

is possible. "There are, monks, these two forms of happiness. What are the two? The happiness of lay-life and the happiness of renunciation. The nobler of the two forms of happiness, monks, is that of renunciation." (A.I.80)

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CHAPTER 3

POVERTY AND RICHES IN THE LIGHT OF THE QUR'ĀN

Allāh Provides Sustenance:

Almighty Allah is providing sustenance to all the creatures. It has been told time and again in the Holy Qur'ān. No human being is actually providing any other human or animal food and drinks. Man can only give a portion from what he has been endowed by Allāh. The following verses elucidate that all the creatures depend on Allāh for their sustenance:

وَمَا مِن دَآبَّةٍ فِى ٱلْأَرْضِ إِلَّا عَلَى ٱللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا

كُلٌّ فِى كِتَٰبٍ مُّبِينٍ

"There is no moving creature on the earth but its sustenance dependeth on Allāh: He knoweth the time and place of its definite abode and its temporary deposit: All is in a clear Record.

(Hūd 11:6)

وَرَزَقْنَٰهُم مِّنَ ٱلطَّيِّبَٰتِ

We provided for them (children of Adam) sustenance out of the good things of life.

(al-Isrā' 17:70)

وَلَقَدْ مَكَّنَّٰكُمْ فِى ٱلْأَرْضِ وَجَعَلْنَا لَكُمْ فِيهَا مَعَٰيِشَ قَلِيلًا مَّا تَشْكُرُونَ

It is We Who have placed you with authority on earth, and provided you therein with means for the fulfillment of your life: Small are thanks that ye give!

(al-A'rāf 7:10)

هُوَ ٱلَّذِى جَعَلَ لَكُمُ ٱلْأَرْضَ ذَلُولًا فَٱمْشُوا۟ فِى مَنَاكِبِهَا وَكُلُوا۟ مِن رِّزْقِهِۦ وَإِلَيْهِ ٱلنُّشُورُ

It is He who has made the earth manageable for you, so traverse ye through its tracts and enjoy of the sustenance which He furnishes: but unto Him is the Resurrection.

(al-Mulk 67:15)

Hadrat Noah said to his people:

يُرْسِلِ السَّمَاءَ عَلَيْكُمْ مِدْرَارًا ۝ وَيُمْدِدْكُمْ بِأَمْوَالٍ وَبَنِينَ وَيَجْعَلْ لَكُمْ

جَنَّاتٍ وَيَجْعَلْ لَكُمْ أَنْهَارًا

"He (Allāh) will send rain to you in abundance: Give you increase in wealth and sons: and bestow on you gardens and bestow on you rivers (of flowing water)."

(Noah 71:11-12)

مَا أُرِيدُ مِنْهُمْ مِنْ رِزْقٍ وَمَا أُرِيدُ أَنْ يُطْعِمُونِ ۝ إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ

الْمَتِينُ

No sustenance do I require of them, no do I require that they should feed Me. Verily Allāh is He who gives (all) Sustenance, Lord of Power, Steadfast (forever).

(al-Zariyāt 51:57-58)

إِنَّ رَبَّكَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ إِنَّهُ كَانَ بِعِبَادِهِ خَبِيرًا بَصِيرًا

Verily thy Lord doth provide sustenance in abundance for whom He pleaseth, and He provideth in a just measure. For He doth know all regard all His servants.

(al-Isrā' 17:30)

وَاللَّهُ فَضَّلَ بَعْضَكُمْ عَلَى بَعْضٍ فِي الرِّزْقِ فَمَا الَّذِينَ فُضِّلُوا بِرَادِّي رِزْقِهِمْ

عَلَى مَا مَلَكَتْ أَيْمَانُهُمْ فَهُمْ فِيهِ سَوَاءٌ أَفَبِنِعْمَةِ اللَّهِ يَجْحَدُونَ

Allāh has bestowed His gifts of sustenance more freely on some of you than on others: those more favoured are not going to throw back their gifts to those whom their

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right hands possess, so as to be equal in that respect. Will they then deny the favours of Allah?

(al-Nahl 16:71)

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ وَلَٰكِنَّ أَكْثَرَ النَّاسِ لَا

يَعْلَمُونَ ○ وَمَا أَمْوَالُكُمْ وَلَا أَوْلَادُكُمْ بِالَّتِي تُقَرِّبُكُمْ عِنْدَنَا زُلْفَىٰ إِلَّا مَنْ آمَنَ

وَعَمِلَ صَالِحًا فَأُولَٰئِكَ لَهُمْ جَزَاءُ الضِّعْفِ بِمَا عَمِلُوا وَهُمْ فِي الْغُرُفَاتِ

آمِنُونَ

Say: "Verily my Lord enlarges and restricts the provisions to whom He pleases, but most men understand not. It is not your wealth nor your sons, that will bring you nearer to us in degree: but only those who believe and work righteously — these are the ones for whom there is a multiplied Reward for their deeds, while secure they (reside) in the dwellings on high.

(Saba 34:36-37)

وَرِزْقُ رَبِّكَ خَيْرٌ وَأَبْقَىٰ

The provision of thy Lord is better and more enduring.

(Ta-Ha 20:131)

Our virtuous actions and the wealth spent in the way of Allāh is better than the possessions of this world's life. The Qur'ān has underlined:

زُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنطَرَةِ مِنَ

الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَٰلِكَ مَتَاعُ الْحَيَاةِ

الدُّنْيَا وَاللَّهُ عِندَهُ حُسْنُ الْمَآبِ

"Fair in the eyes of men is the love of things they covet: women and sons: heaped-up hoards of gold and silver: horses branded (for blood and excellence): and

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(wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to Allah is the best of the goals (to return to)."

(al-'Imrān 3:14)

Commenting on this verse 'Abdullah Yūsuf 'Alī writes:

"The pleasures of this world are first enumerated: women for love: sons for strength and pride; hoarded riches, which procure all luxuries: the best and finest pedigree horses: cattle, the measure of wealth in the ancient world, as well as the means and symbols of good farming in the modern world; and broad acres of well-tilled land. By analogy, we may include, for our mechanized age, machines of all kinds_____ tractors, motor-cars, aeroplanes, the best internal-combustion engines, etc. etc. In "heaped up hoards of gold and silver", the Arabic word translated hoards is *Qanāṭīr* plural of *Quintar*, which literally means a Talent of ₱200 ounces of gold. That quantity of pure gold would coin into 5097 sterling gold sovereigns, each containing 123274 grains of gold 22 carats fine..... Heaped hoards of *qanatir* would therefore be boundless wealth "as wish can claim."[1]

Infanticide for the Fear of Hunger:

There was a custom of female infanticide among the Arabs before the Holy Prophet Muḥammad (upon whom be peace and greeting) because they considered their daughters as an economic burden and their sons as a source of strength.

وَلَا تَقْتُلُوا أَوْلَادَكُم مِّنْ إِمْلَاقٍ نَّحْنُ نَرْزُقُكُمْ وَإِيَّاهُمْ

"Kill not your children on a plea of want: We provide sustenance for you and for them."

(al-An'ām 6:151)

In another verse the same thing has been emphasized:

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وَلَا تَقْتُلُوا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ نَّحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ إِنَّ قَتْلَهُمْ كَانَ خِطْئًا كَبِيرًا

"Kill not your children for fear of want: We shall provide sustenance for them as well as for you. Verily the killing of them is a great sin."

(Banī Isrā'īl 17:31)

Almighty Allāh is *Rabb* the Cherisher and Sustainer. He provides sustenance to all creatures and cares for all the worlds. The Arabs were instructed that they should not kill their own children due to the fear of want. Allah being *Rabb* of all creatures would provide sustenance for their children as He is providing them. Historically, this may be a reference to the pre-Islamic Arabian custom of burying unwanted female children alive, as well as to the occasional – although much rarer – sacrifices of male children to some of their gods.[2] But according to Muḥammad 'Alī 'killing of children' here means not giving them proper education: ignorance or intellectual death, being treated as death. The word *awlād* includes both males and females, and this explanation is therefore more reasonable. Or the reference may to the modern evil of birth-control, which also amounts to the slaying of offspring. This view is however, not accepted by many modern scholars.[3]

On the Day of Judgment the victims of infanticide would ask why they were assassinated. The Qur'ān speaks about this issue in the following words:

وَإِذَا الْمَوْءُودَةُ سُئِلَتْ ○ بِأَيِّ ذَنْبٍ قُتِلَتْ ○

"When the female (infant) buried alive is questioned for what crime she was killed."

(al-Takwīr 81:8-9)

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Maulāna ʿAbdul Mājid Daryābādī has elucidated the verses in the following way:

"It was customary among the ancient Arabs to bury their daughters alive as soon as they were born for the fear that they should be improvised by providing for them or should suffer disgrace on their account (Sale). At the time there were many survivals of barbarism among the inhabitants of central Arabia. For instance, the practice of burying newborn daughters alive was very general. Amongst the Arabs before Muhammad.... sons were preserved, but daughters were usually buried alive. At any rate in some places and sometimes, there was a strong pressure of public opinion against sparing any daughter, even though she were the only child of her parents (Robertson Smith, Kinship and Marriage in Early Arabia, pp.129-30). In India the practice continued so late as the middle of the nineteenth century. Among all races of India there is none more noble than the Rajput: and among the Rajputs, the first rank belongs to the Chuhans ... These people are numerous in the United Provinces. In the district of Mainpuri there are more than 30,000 of them, and not about sixty years ago it was discovered that among them was not a single girl. Every daughter that was born was killed. The higher the rank of family the more constant and systematic was the crime... This was not rhetoric but the statement of a fact. In 1856 special inquiries were instituted. It was found that this practice of infanticide although specially prevalent among the Rajputs, was by no means confined to them, and it was common not only in the Agra province but in Oudh, the Punjab, and in the parts of Bombay Presidency. Number of villages were visited where there was not a single girl and where there had never been one within the memory of man..... In 1869 another investigation showed that there was little change for the better (Strachey, India, 4th edition, pp.433-34). Infanticide of female infants has been practiced in India form known

times amongst the ancient Gakkhar race in the Punjab, and it has been a constant custom, and continued in several parts of India down to the later third of the 19th century. As a matter of fact, wherever polyandry is in existence, baby-girls are killed in large numbers.[4]

'Abdullah Yūsuf 'Ali has underlined that the crime of female infanticide was committed in the guise of social plausibility in secret collusion, and no question was asked here. But in the spiritual world of justice, full questions will be asked, and the victim herself – dumb here – will be able to give evidence, for she had committed no crime herself.[5]

'Allāmah Muhammad Asad has discussed the topic as follows:

"The barbaric custom of burying female infants alive seems to have been fairly widespread in pre-Islamic Arabia, although perhaps not to the extent as has been commonly assumed. The motives were twofold: the fear that an increase of female offsprings, would result in economic burdens, as well as fear of humiliation frequently caused by girls being captured by a hostile tribe and subsequently preferring their captors to their parents and brothers. Before Islām, one of the foremost opponents of this custom was Zayd ibn 'Amr ibn Nufayl, a cousin of 'Umar ibn al-Khaṭṭāb and spiritually a precursor of Muhammad: he died shortly before Muhammad's call to Prophethood. Another man, Sa'sa'ah ibn Najiyah at-Tamimi – grandfather of the poet Farazdaq – achieved equal fame as a saviour of infants thus condemned to death: he later embraced Islam. Ibn Khallikān mentions that Sa'sa'ah saved about thirty girls by paying ransome to their parents.[6]

Is Wealth a Reward of Human Knowledge and Effort?

The Holy Qur'ān has described that the wealth is not mere the result of human effort; rather it is a gift of God

and nobody can acquire it without His will. The Qur'ān describes Qārūn's claim that his treasures were only due to his knowledge and skill and falsify it as follows:

إِنَّ قَارُونَ كَانَ مِن قَوْمِ مُوسَى فَبَغَى عَلَيْهِمْ وَآتَيْنَاهُ مِنَ الْكُنُوزِ مَا إِنَّ مَفَاتِحَهُ
لَتَنُوءُ بِالْعُصْبَةِ أُولِي الْقُوَّةِ إِذْ قَالَ لَهُ قَوْمُهُ لَا تَفْرَحْ إِنَّ اللَّهَ لَا يُحِبُّ الْفَرِحِينَ
٥ وَابْتَغِ فِيمَا آتَاكَ اللَّهُ الدَّارَ الْآخِرَةَ وَلَا تَنسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِن
كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ
الْمُفْسِدِينَ ٥ قَالَ إِنَّمَا أُوتِيتُهُ عَلَىٰ عِلْمٍ عِندِي أَوَلَمْ يَعْلَمْ أَنَّ اللَّهَ قَدْ أَهْلَكَ
مِن قَبْلِهِ مِنَ الْقُرُونِ مَنْ هُوَ أَشَدُّ مِنْهُ قُوَّةً وَأَكْثَرُ جَمْعًا وَلَا يُسْأَلُ عَن ذُنُوبِهِمُ
الْمُجْرِمُونَ

5

"Qārūn was doubtless, of the people of Moses: but he acted insolently towards them: Such were the treasures we had bestowed on him, that their very keys would have been a burden to a body of strong men. Behold, his people said to him: "Exult not, for Allah loveth not those who exult (in riches). "But seek, with the (wealth) which Allāh has bestowed on thee, the Home of the Hereafter, nor forget thy portion in this world: but do thou good, as Allāh has been good to thee and seek not (occasions for) mischief in the land: For Allāh loves not those who do mischief."

He said: this has been given to me because of certain knowledge which I have. "Did he not know that Allāh had destroyed, before him, (whole) generations, — which were superior to him in strength and greater in the amount (of riches) they had collected? But the wicked are not called (immediately) to account for their sins.

(al-Qaṣaṣ 28:76-78)

In these verses we are told that Qārūn was a wealthy person. He was bestowed with the treasures by Almight

Allāh. He did not spend his wealth for the welfare of needy person, rather he used to say that the wealth accumulated by him was the result of a certain knowledge possessed by him. It was his duty to thank Allāh and spend his wealth in the way of Allāh. If he had done so, he would have earned the 'home of the hereafter'. According to 'Abdullah Yūsuf 'Alī if wealth is not used properly, there are three evils that follow:

1. its possessor may be a miser and forget all claims due to himself and those about him:
2. he may forget the higher needs of the poor and needy, or the good causes which require support: and:
3. he may even misspend on occasions and cause a great deal of harm and mischief.

Apparently Qārūn had all three vices.

Man has, no doubt, been commanded to spend all his energy for earning his livelihood but it is Almighty Allah who is the real master of all treasures and riches. It is His grace that He bestows us with His blessing. He does not waste our labour.[7] In the introduction of Surah al-Qasas, Pīr Muḥammad Karam Shāh al-Azharī has deduced the following result from the story of Qārūn:

"Those who, like Qārūn, consider wealth as the only important and desirable thing in the world, are victims of the illusion that their wealth is the fruit of their own effort and business skill. They do not acknowledge their riches as Allāh's bounty, nor do they realize how many people have toiled and sweated to earn it for them. They are worshipper of Mammon, and do not spend their wealth in the way of Allāh for the welfare of the needy and the indigent. No word of advice and persuasion will make them spend what they have amassed for the welfare of less fortunate fellow beings. They use their wealth as a tool for more and more exploitation which sooner or later, provokes a powerful, uncontrollable reaction which destroys them."[8]

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The Earlier Prophets were Ridiculed by Rich Infidels:

The Apostles of Allāh were ridiculed by their rich people who did not accept their invitation to the right path. The Holy Qur'an has underlined it in various verses:

وَمَآ أَرْسَلْنَا فِى قَرْيَةٍ مِّن نَّذِيرٍ إِلَّا قَالَ مُتْرَفُوهَآ إِنَّا بِمَآ أُرْسِلْتُم بِهِۦ كَٰفِرُونَ

وَقَالُوا نَحْنُ أَكْثَرُ أَمْوَٰلًا وَأَوْلَٰدًا وَمَا نَحْنُ بِمُعَذَّبِينَ

Never did We send a Warner to a population, but the wealthy ones among them said: "We believe not in the (Message) with which ye have been sent." They said: "We have more in wealth and in sons, and we cannot be punished.

(Sabā 34:34-35)

Most of the early followers of the Prophets like Christ and Muhammad (upon Whom be peace and greeting) belonged the lowest classes of society like the poor and slaves. The Prophet of Allāh Noah (upon whom be peace and greeting) was objected by his people how could he be a prophet when he was not superior to them in wealth. The Qur'an says:

فَقَالَ ٱلْمَلَؤُا۟ ٱلَّذِينَ كَفَرُوا۟ مِن قَوْمِهِۦ مَا نَرَىٰكَ إِلَّا بَشَرًا مِّثْلَنَا وَمَا نَرَىٰكَ ٱتَّبَعَكَ إِلَّا ٱلَّذِينَ هُمْ أَرَاذِلُنَا بَادِىَ ٱلرَّأْىِ وَمَا نَرَىٰ لَكُمْ عَلَيْنَا مِن فَضْلٍۭ بَلْ نَظُنُّكُمْ كَٰذِبِينَ

But the chiefs of the unbelievers among the people said: "We see (in) thee nothing but a man like ourselves: nor do we see that any follow thee but the meanest among us, in judgment immature: nor do we see in you (all) any merit above us: in fact we think ye are liars!

(Hūd 11:27)

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Muhammad Asad writes that the followers of Noah were to be found only among the lowest classes of their society.[9] According to some commentators his followers were mostly weavers and cobblers who were looked down upon by the unbelievers.[10]

The unbelievers were impelled by three powerful human motives of evil to resist Grace:

1. jealousy of other men: they said, "why, you are no better than ourselves" half perceiving the Prophet's superiority, and half ignoring it:
2. contempt of the weak and lowly, who are often better intellectually, morally and spiritually: they said, "we cannot believe or do what these fellows, our inferiors in social rank, believe or do!".
3. arrogance and self sufficiency, which is a vice cognate to, looked at from different angle: they said, "we are really better than the lot of you!" Now the claim made on behalf of God's message attacked all these three attitudes. And they could say against it was to abuse it impatiently, and call it a lie.[11]

Pharaoh has been reported in the Holy Qur'an comparing himself with the Prophet Moses on the basis of his riches and authority in the following words:

وَنَادَىٰ فِرْعَوْنُ فِي قَوْمِهِ قَالَ يَا قَوْمِ أَلَيْسَ لِي مُلْكُ مِصْرَ وَهَٰذِهِ الْأَنْهَارُ تَجْرِي مِن تَحْتِي ۖ أَفَلَا تُبْصِرُونَ ۝ أَمْ أَنَا خَيْرٌ مِّنْ هَٰذَا الَّذِي هُوَ مَهِينٌ وَلَا يَكَادُ يُبِينُ ۝ فَلَوْلَا أُلْقِيَ عَلَيْهِ أَسْوِرَةٌ مِّن ذَهَبٍ أَوْ جَاءَ مَعَهُ الْمَلَائِكَةُ مُقْتَرِنِينَ

"And Pharaoh proclaimed among his people, saying: "O my people! Does not the Dominion of Egypt belong to me, (witness) these streams flowing underneath my (palace)? What! See ye not then? Am I not better than this (Moses), who is a contemptible wretch and can scarcely express himself clearly? Then why are not gold

bracelets bestowed on him, or (why) come (not) with him angles accompanying him in procession?"

(al-Zukhruf 43:51-53)

Pharaoh's suggestion is that, if Moses were the messenger of Almighty Allah, he should have been a king, bracelets of gold signifying abundance of wealth. It is shown here that Pharaoh's objection to Moses was similar to the objections of the Quraish to the Holy Prophet (upon whom be peace and greeting).[1]

Gold bracelets and gold chains were possibly among the insignia of royalty. In ancient Egypt, golden armlets and necklaces were regarded as evidence of high social dignity.[2]

The people of Shu'aib also said that he had no power as compared with them. The Qur'ān underlines their:

قَالُوا يَا شُعَيْبُ مَا نَفْقَهُ كَثِيرًا مِمَّا تَقُولُ وَإِنَّا لَنَرَاكَ فِينَا ضَعِيفًا وَلَوْلَا رَهْطُكَ

لَرَجَمْنَاكَ وَمَا أَنْتَ عَلَيْنَا بِعَزِيزٍ

They said: "O Shu'aib! Much of what thou sayest we do not understand! In fact among us we see that thou hast no strength! Were it not for thy family, we should certainly have stoned thee! For thou hast among us no great position."

(Hūd 11:91)

Our beloved Prophet Muhammad (upon whom be peace and greeting) had to face the same situation. His people thought if the revelation had to come to a man among them, it was the right of one of the chiefs in either the city of Makkah or Ta'if. The Qur'ān says:

وَقَالُوا لَوْلَا نُزِّلَ هَذَا الْقُرْآنُ عَلَىٰ رَجُلٍ مِّنَ الْقَرْيَتَيْنِ عَظِيمٍ

"Also, they say: "Why is not this Qur'ān sent down to some leading man in either of the two cities."

(al-Zukhruf 43:31)

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CHAPTER 4

WEALTH IN THE HADITH LITERATURE

Wealth is the blessing of Almighty Allah bestowed on the lucky individuals of a society. Contrary to some other religions like Christianity, it is not curse for a person who possesses it. A wealthy person may spend his money for the welfare of less fortunate people around him like poor, needy, orphans, widows and disables. On the other hand, wealth can also be spent lavishly upon personal luxuries and for obtaining sensual pleasures. It may be spoiled in gambling, wine drinking, extravagance etc. So it can be said that wealth has no evil: it is rather the possessor of wealth who may indulge in evil practices when he is not spending his wealth in accordance with the commandments of Allah and His Messenger (upon whom be peace and greeting).

Some sayings of the Holy Prophet (upon whom be peace and greeting) elucidate the importance of wealth for a true believer:

"Wealth is the best treasure for a pious man."[1]

In another Hadith a wealthy has been defined as follows:

"No body could be wealthy due to wealth, rather it is because of the richness (*ghina*) of one's heart."[2]

The Prophet of Islam (upon whom be peace and greeting) has said:

"It is compulsory on every Muslim to seek lawful earnings."[3]

The Blessed Prophet (upon whom be peace and greeting) is reported to have said:

"Jibra'il has whispered in my ear that no body dies before getting his portion of livelihood. Therefore, you

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should engage in search of sustenance having God's fear in your heart."[4]

About human greed the Messenger of Allah (upon whom be peace and greeting) informed:

"If Adam's son gets two valleys filled with gold, he would long for a third until his eyes would be filled with the dust of grave."[5]

There are some religious persons who do not like to involve them in worldly affairs like earning their livelihood. To warn such ascetic the Prophet (upon whom be peace and greeting) has said:

"There is no asceticism in Islām."[6]

On the other hand the believers are encouraged to earn their living themselves. The Holy Prophet (upon whom be peace and greeting) said:

"No body will have eaten delicious meal than what he earned with his own hands."[7]

In another hadith, the Prophet of Islam (upon whom be peace and greeting) said:

"Whenever any Muslim cultivates or plants, and any bird, animal or man eats from (its fruits or grains) it is regarded as charity (*sadaqah*) for him."[8]

In the following hadith, earning with one's hands is emphasised:

"By God in whose hand is my life! If anyone among you go to a forest with rope, cut wood and sell the wood loaded on himself it is better for him than begging by which some thing is gained some time otherwise he remains empty-handed."[9]

The Prophet (upon whom be peace and greeting) prayed for his servant Anas (God be pleased with him):

"O Allah! Increase him in wealth."[10]

Regarding Abū Bakr (God be pleased with him), the Prophet of Allāh (upon whom be peace and greeting) said:

"I have benefited the wealth of Abū Bakr than any other body's wealth."[11]

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The Messenger of Allāh (upon whom be peace and greeting) used to pray:

"O Lord! I seek Your refuge from infidelity (*kufr*) and poverty (*faqr*)."[12]

According to another hadith, he used to pray in such words:

"O Lord! I seek Your refuge from poverty (*faqr*), and paucity (*qillah*) and humiliation (*dhillah*)."[13]

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CHAPTER 5

ZAKĀH AND INFĀQ AS REMEDY FOR POVERTY

Infāq fi sabil Allah (Spending in the way of Allāh) is the pharase frequently used in the Qur'ān to denote Zakāh, and other acts of Charity (*sadaqāt*). Infāq means giving forth: expending. The word is used for giving in charity and God's service in opposition to *imsak* meaning 'keeping back'. The word is used in theological works for being miserly in charity, and in giving in God's service.[1] Zakāh is the third pillar of Islām and has been mentioned in the Holy Qur'ān with *salāh* (obligatory prayer). The Holy Qur'ān mentions word "*Zakāh*" 30 times. Every Muslim whose financial conditions are above a certain specified minimum, must pay annually $2^1/_2\%$ of savings to the deserving people mentioned in the Qur'ān. The term *Zakāh* is used to define that portion of a Muslim's wealth which is designated for the poor to seek Allāh's pleasure. Allāh has directed the believers to spend their wealth in His way. *Zakāh* is a Divine institution which purifies property. Islām is a synthesis of spiritual and material values. It leads to well-being both in this world and the hereafter. *Zakāh*, therefore, carries an aspect of spiritual betterment through material contribution to social welfare.[2]

Spending in the way of God:

The Holy Qur'ān guides us to spend our wealth in the way of Almighty Allah. It will please our Lord Who would bestow his more blessings upon us. When a person is granted wealth by Allāh, he should spend it for the welfare of his fellow beings privately and publicly that would help in lessening the sufferings of the poor and deprived:

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ضرب اللّٰه مثلا عبدا مملوكا لا يقدر على شيء ومن رزقناه منا رزقا حسنا

فهو ينفق منه سرا وجهرا هل يستوون الحمد لله بل أكثرهم لا يعلمون

"Allah sets forth the parable (of two men: one) a slave under the dominion of another: he has no power of any sort: and (the other) a man on whom We have bestowed goodly favours from Ourselves, and he spends thereof (freely), privately and publicly: are the two equal? (by no means:) praise be to Allāh. But most of them understand not."

(al-Nahl 16:75)

Charity has been described as an action of great reward in the Holy Qur'ān and those who spend their money in charity, would not only be rewarded in this world but also in the life hereafter:

آمنوا باللّٰه ورسوله وأنفقوا مما جعلكم مستخلفين فيه فالذين آمنوا منكم

وأنفقوا لهم أجر كبير

"Believe in Allah and His Apostle, and spend (in charity) out of the (substance) whereof He has made you heirs. For, those of you who believe and spend (in charity), for them is a great reward."

(al-Hadid 57:7)

The unbelievers always remained reluctant in spending their wealth for the welfare of the deprived class and defended themselves by wrong arguments. The Qur'ān explains:

وإذا قيل لهم أنفقوا مما رزقكم اللّٰه قال الذين كفروا للذين آمنوا أنطعم من

لو يشاء اللّٰه أطعمه إن أنتم إلا في ضلال مبين

"And when they are told, "Spend ye of (the bounties) with which Allah has provided you," the unbelievers say to

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those who believe: "Shall we then feed those whom, if Allāh had so willed, He would have fed, (Himself): Ye are nothing but manifest error."

(Yā-Sīn 36:47)

If Almighty Allah has bestowed bounties on us, then it is our duty to be generous in spending the wealth over the poor and needy.

الَّذِينَ يَبْخَلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ مَا آتَاهُمُ اللَّهُ مِن فَضْلِهِ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُّهِينًا ۝ وَالَّذِينَ يُنفِقُونَ أَمْوَالَهُمْ رِئَاءَ النَّاسِ وَلَا يُؤْمِنُونَ بِاللَّهِ وَلَا بِالْيَوْمِ الْآخِرِ وَمَن يَكُنِ الشَّيْطَانُ لَهُ قَرِينًا فَسَاءَ قَرِينًا ۝ وَمَاذَا عَلَيْهِمْ لَوْ آمَنُوا بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَنفَقُوا مِمَّا رَزَقَهُمُ اللَّهُ وَكَانَ اللَّهُ بِهِمْ عَلِيمًا ۝

"(Allah loveth not) those who are niggardly or enjoin niggardliness on others, or hide the bounties which Allāh hath bestowed on them: for we have prepared, for those who resist Faith, a punishment that steeps them in contempt;

Nor those who spend of their substance, to be seen of men, but have no faith in Allāh and the Last Day: if any take the Evil One for their intimate, what a dreadful intimate he is!

And what burden were it on them if they had faith in Allah and in the last day, and they spend out of what Allah hath given them for sustenance? For Allah hath full knowledge of them.

(al-Nisā' 4:37-39)

Almighty Allāh has told that He does not love the people who are:

a. niggardly:
b. bid others to be niggardly:
c. conceal the bounties which hath bestowed on them:

d. and those who do not spend their wealth for reward but spend lavishly to be seen of men.

Afterwards three things have been mentioned together which are the faith in Allāh, the Last Day and spending the wealth granted by Allāh as charity.

ذٰلِكَ الْكِتٰبُ لَا رَيْبَ فِيهِ هُدًى لِّلْمُتَّقِينَ ۝ الَّذِينَ يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلٰوةَ وَمِمَّا رَزَقْنٰهُمْ يُنفِقُونَ

This is the Book: in it is guidance sure, without doubts, to those who fear Allāh: who believe in the Unseen, are steadfast in prayer, and spend out of what we have provided for them.

(Al-Baqarah 2:2-3)

وَأَنفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

And spend of your substance in the cause of Allāh, and make not your own hands contribute to (your) destruction: but do good: for Allāh loveth those who do good.

(al-Baqarah 2:195)

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنفِقُوا مِن طَيِّبَاتِ مَا كَسَبْتُمْ

O ye who do believe! give of the good things which ye have (honourably) earned.

(al-Baqarah 2:267)

وَآتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا

And render to the kindred their due rights, as (also) to those in want and to the way farer: but squander not (your wealth) in the manner of a spendthrift.

(al-Asrā' 17:26)

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Abdullah Yusuf Ali elucidating the verse says that all charity, kindness, and help are conditioned by our own resources. There is no merit if we merely spend out of bravado or for idle show. How many families are ruined by extravagant expenses at weddings, funerals, etc. or (as they may call it) to "oblige friends or relatives", or to give to able bodied beggars? To no one was this command more necessary than it is to Muslims of the present day.

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

Make not thy hand tied (like a niggard's) to thy neck, nor stretch it forth to its utmost reach, so that thou become blameworthy and destitute.

(al-Asra' 17:29)

And in their wealth and possessions (was remembered) the right of the (needy), him who asked, and him who (for some reason) was prevented (from asking).

الَّذِينَ يُنفِقُونَ أَمْوَالَهُم بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِندَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who (in charity) spend of their goods by night and by day, in secret and in public, have their reward with their Lord: (On them shall be no fear, nor shall they grieve.

(al-Baqarah 2:274)

إِن تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِن تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَّكُمْ وَيُكَفِّرُ عَنكُم مِّن سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

If ye disclose (acts of) charity, even so it is well, but if you conceal them, and make them reach those (really) in

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need. that is best for you: it will remove from you some of your (stains of) evil. And Allah is well acquainted with what you do.

(al-Baqarah 2:271)

وبالوالدين إحسانا وبذي القربى واليتامى والمساكين والجار ذي القربى والجار الجنب والصاحب بالجنب وابن السبيل وما ملكت أيمانكم

And do good to your parents. kinsfolk. orphan and those in need. neighbours who are near. neighbours who are strangers. the companions by your side. the way-farer (ye meet). and what your right hand possess.

(al-Nisa' 4:36)

The characteristics of Righteous have been enumerated as follows:

ويطعمون الطعام على حبه مسكينا ويتيما وأسيرا ○ إنما نطعمكم لوجه

لا نريد منكم جزاء ولا شكورا

"And they feed. for the love of God. the indigent. the orphan. and the captives. - (saying). "We feed you for the sake of Allah alone: no reward do we desire from you. no thanks.

(al-Dahr al-Insan 76:8-9)

ويسألونك عن اليتامى قل إصلاح لهم خير

They ask thee concerning orphans. Say! "The best thing to do is what is for their good."

(al-Baqarah 2:220)

لن تنالوا البر حتى تنفقوا مما تحبون وما تنفقوا من شيء فإن الله به عليم

By no means shall ye attain righteousness unless ye give (freely) of that which ye love: and whatever ye give. of a truth Allah knoweth it well.

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(āl-'Imrān 3:92)

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَّهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Of their goods take alms, that so thou mightest purify and sanctify them.

(al-Taūbah 9:103)

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

And be steadfast in prayer: practice regular charity: and bow down your heads with those who bow down (in worship).

(al-Baqarah 2:43)

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُم مِّنْ خَيْرٍ تَجِدُوهُ عِندَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

And be steadfast in prayer and regular in charity: and whatever good ye send forth for your souls before you, ye shall find it with Allah: for Allah sees well at that ye do.

(al-Baqarah 2:110)

إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِندَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with Lord: on them shall be no fear, nor shall they grieve.

(al-Baqarah 2:277)

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الَّذِينَ يُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَهُم بِالْآخِرَةِ هُمْ يُوقِنُونَ ○ أُولَٰئِكَ

عَلَىٰ هُدًى مِّن رَّبِّهِمْ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

Those who establish regular prayers, and give regular charity, and have (in their hearts) the assurance of the hereafter. These were on (true) guidance from their Lord: and these are the ones who will prosper.

(Luqman 31:4-5)

Those who do not spend:

Man has the passion for seeking an increase in wealth. Human greed is never satisfied. If he is piling up the wealth and is not ready to spend it then he should read the Sūrah 102, at-Takāthur (greed for more and more). Its English translation is as under:

أَلْهَاكُمُ التَّكَاثُرُ ○ حَتَّىٰ زُرْتُمُ الْمَقَابِرَ ○ كَلَّا سَوْفَ تَعْلَمُونَ ○ ثُمَّ كَلَّا سَوْفَ

تَعْلَمُونَ ○ كَلَّا لَوْ تَعْلَمُونَ عِلْمَ الْيَقِينِ ○ لَتَرَوُنَّ الْجَحِيمَ ○ ثُمَّ لَتَرَوُنَّهَا عَيْنَ

الْيَقِينِ ○ ثُمَّ لَتُسْأَلُنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ

You are obsessed by greed for more and more until you go down to your graves. Nay, in time you will come to understand! And once again: Nay, in time you will come to understand! Nay, if you could but understand (it). With an understanding (born) of certainty, you would indeed, most surely, behold the blazing fire (of hell). In the end you will indeed, most surely, behold it with the eye of certainty; and on that Day you will most surely be called to account for (what you did with) the boon of life.

(al-Takāthur 102:1-8)

According to 'Allāmah Muhammad Asad, the term takāthur bears the connotation of "greedily striving for an increase", i.e., in benefits, be they tangible or intangible.

real or illusory. In the above context it denoted man's obsessive striving for more and more comforts, more material goods, greater power over his fellow-men or over nature, and unceasing technological progress. A passionate pursuit of such endeavours, to the exclusion of every else, bars man from all spiritual insight and, hence from the acceptance of any restrictions and inhibitions based on purely moral values with the result that not only individuals but whole societies gradually lose all inner stability and, thus, all chance of happiness.'

Abdullah Yusuf Ali has commented upon the first verse of al-Takathur:

"Acquisitiveness, that is, the passion for seeking and increase in wealth, position, the number of adherents or followers or supporters, mass production and mass organization, may affect an individual as such, or it may affect whole societies or nations. Other people's example or rivalry in such things may aggravate the situation. Up certain point it may be good and necessary. But when it becomes inordinate and monopolises attentions, it leaves no time for higher thing in life, and a clear warning is here sounded from a spiritual point of view. Man may be engrossed in these things till approaches, and he looks back on a wasted life, as far as the higher things are concerned.[1]

The charity which feeds the indigent at the expense of self is a noble form of virtue, which is beyond the reach of men who are so callous as even to discourage or forbid or look down upon the virtue of charity or kindness in others.[2] Such person has been condemned in the Holy Qur'an in the following verses:

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أرأيت الذي يكذب بالدين ○فذلك الذي يدع اليتيم ○ولا يحض على طعام المسكين

Seest thou one who denies the Judgement (to come)? Then such is the (man) who repulses the orphan (with harshness), and encourages not the feeding of the indigent.

(al-Ma'un 107:1-3)

In another surah such people who do not care for the poor, needy and deprived are again condemned as follows:

كلا بل لا تكرمون اليتيم ○ولا تحاضون على طعام المسكين

"Nay, nay! But ye honour not the orphans! Nor do ye encourage one another to feed the poor!

(al-Fajr 89:17-18)

Such people are those who love wealth and devour others' right as the Qur'an says:

وتأكلون التراث أكلا لما ○وتحبون المال حبا جما

"And ye devour inheritance - all with greed, and ye love wealth with inordinate love!"

(al-Fajr 89:19-20)

In the life hereafter when the sinners would be asked about their punishment they would reply:

قالوا لم نك من المصلين ○ولم نك نطعم المسكين

They will say: "We were not of those who prayed: nor were of those who fed the indigent."

(al-Muddaththir 74:43-44)

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Who are Entitled to Receive Zakāh?

Eight categories of people, according to the Qur'ān, are entitled to receive Zakāh, that have been underlined in the following verse of Sūrah al-Taūbah:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي
الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ
حَكِيمٌ

"Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of knowledge and wisdom. "

(al-Taūbah 9:60)

According to Muhammad Asad there is no English equivalent for the term Sadaqat (singular sadaqah), therefore, he has rendered it as "offerings given for the sake of God." This comprises everything that a believer freely gives to another person out of love or compassion, as well as what he is morally or legally obliged to give, without expecting any worldly return; that is, charitable gifts and deeds of every description (which is the primary meaning of sadaqat — e.g., in 2:263 and 264), as well as the obligatory tax called Zakāh ("the purifying dues", because its payment purifies, as it were, a person's property from the trait of selfishness.[6] But by sadaqat Muhammad Ali means the obligatory charity, called Zakat, and not voluntary alms.[7] However, the term sadaqat, which is translated as the state tax on Muslims by Dr. Muhammad Hamidullah, and which is a synonym of Zakāt. It signifies all the taxes paid by Muslims to their government, in normal times, whether on agriculture, mines, commerce,

industry, pasturing herds, savings or other heads. These exclude the provincisional taxes imposed in abnormal other heads. These exclude the provincisional taxes imposed in abnormal times, the revenues levied on non-Muslims, - subjects or foreigners, - and also all the non-obligatory contributions.[8]

These eight heads of expenditure which cover practically all the needs of a collectivity, need elucidation to enable the understanding of their exact range and application.

1. *Fuqara*; the Poor:

According to Sayyed Abul A'la Maududi, fuqara' are those who do have some money but not sufficient to meet their essential needs. They live under great hardship and difficulties but do not beg from anybody. Fuqara' have been so defined by Zuhri, Abu Hanifah, 'Abdullah Ibn 'Abbas, Hasan Basri and many other eminent jurists. Imam Ghazali elucidates faqir as a poor man who has got no wealth and properties and who has got no ability to earn. If he has got one day's food and wearing cloth, he is not a poor man but a miskin or destitute. A poor man does not go out of poverty if he has got habit of begging as begging is not a source of livelihood. If he has got power and strength to earn his livelihood, he goes out of poverty. If he is a technician but has got no instrument or money to purchase it, he can be helped with Zakat.[10]

Dr. Sadeq explains the first beneficiary of deserving persons as follows:

> "A poor person with a property below Zakatable Nisab: that is, the real poor who are in need of others' help for their livelihood whether due to physical disability, old age, and so on. This also includes persons in temporary poverty, for instance poverty arising out of unemployment or persons thrown out to seek refuge abroad for political or other reasons."[11]

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2. *Masākīn*: the destitute and needy:

Masākīn are totally destitute. they have nothing to meet their needs with. 'Umar also includes among them those who are fit to work but are unemployed.[12] According to Imām Ghazālī a man is called Miskīn whose expense is greater than his income.[13] Dr. Ṣādeq says that Masākīn are such people who are poor but do not express it.

According to Dr. Muhammad Hamidullah. the first two categories of the needy (fuqarā) and the poor (masākīn) are almost synonymous. have not been explained by the Prophet (upon whom be peace and greeting): hence there is a divergence of opinion. According to the sayings and constant practice of the caliph 'Umar. (recorded by Abū Yūsuf in his Kitāb al-Kharāj and Ibn Abī Shaibah in his Musannaf). fuqarā. are the poor among the Muslims and masākin are from among the non-Muslims residing in the Islamic territory, such as Jews. In his Futūh al-Buldān. Balādhari cites another case of the same caliph. who awarded pensions to Christians of Jabīyah (Syria) from sadaqāt i.e.. Zakāt revenues. The jurist ash-Shafi'i thought that the terms were absolutely synonymous. and that God. out of His bounty. name them twice in order to make a double provision.[14] Maūlānā Abdul Mājid Daryābādī considers Fuqara'those who are utterly destitute of money and means of livelihood and masakin those who are in want indeed but not able to get something towards their support.[15]

Dr. Ṣādeq argues that opinions vary as to the definition of Faqir and Miskeen. Some say that they carry the same meaning. and some other say that two are different. But this is immaterial for the purpose of Zakāt. These include all those people who require others' help whether it might be permanent in nature or temporary.[16]

3. *Āmilīna 'alayhā*: who administer Zakah:

People who are appointed by an Islamic government to collect Zakāh will be paid their salaries from Zakāh funds.[17] This item concerns the salaries of the functionaries: collectors, accountants, controllers of expenditure, auditors of accounts etc. According to Dr. Muhammad Hamidullah this category comprises the entire administration, civil, military and diplomatic.[18] But other scholars do not agree with his view point. According to Ghazāli, writer, one who takes measure and one who copies registers are included among the collectors of Zakāh.[19]

4. *Mu'allafatu 'l-qulūb*: who need to be reconciled:

These are the people who require to be given money to seek their support for Islam or to prevent them from opposition. Muslim converts are also included in this category. Those of them who may lose their jobs or homes upon becoming Muslims deserve every help, but even wealthy converts may be given Zakāh to reconcile them by showing at first hand the caring nature of Islam. After the battle of Hunayn, the Prophet (upon whom be peace and greeting), gave so much of the booty to Muslim converts that some Anṣār complained about it. He replied: 'These people have just entered Islam after giving up Kufr, and I want to please their hearts.' On this basis, Zuhri has defined *mu'allafatu 'l-qulūb* thus: 'Any Christian or Jew or non-Muslim who has entered Islam, though he may be a wealthy man.'[20]

Maūlānā Abdul Mājid thinks that Mu'allafatu 'lqulūb are those recently converted to Islam, requiring financial assistance and support. These 'costly presents' in the case of half-hearted converts, observes a Christian historian, wrought effectively', and 'in most cases a genuine conversion followed in time.'[21]

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According to Dr. Muhammad Hamidullah this is the category of those whose hearts are to be reconciled. can more easily be understood by the modern term "secret funds". In his *al-Ahkam as-Sultaniyah*. the jurist Abu-Ya'la al-Farra' says: "As to those whose hearts are to be won. they are of 4th kind: (1) Those whose hearts are to be won for their coming to the aid of the Muslims: (2) or for abstaining from doing harm to Muslims: (3) for inviting and families to embrace Islam. It is lawful to spend on each and every one of these whether they be Muslims or polytheists."[20]

According to Dr. Sādeq this category includes those people whose friendship and co-operation might contribute in strengthening Islam but money may stop them: those who are newly converted to Islam but are weak. financial help may strengthen their Iman (faith). Zakāt revenues can be spent on them even though these people were well off.[21]

5. *Fi'r-riqab:* freeing from bondage:

A slave who wants to free himself from slavery should be given Zakah so that he can pay the necessary money to his master. Today. as slavery no longer exists. this category can be extended to other such people like those who have been imprisoned for their inability to pay fines imposed upon them. they can be helped with Zakah money to secure their release.[22]

Muhammad Asad thinks that Fi'r-riqab relates both to the ransoming of prisoners of war and to the freeing of slaves.[23]

According to Dr. Muhammad Hamidullah the term "freeing the necks". one has always understood two kinds of expenditure: the liberation of slaves. and ransoming of the prisoners of war in the hands of the enemy. According to the Islamic law (Qur'an 24:33). every slave has the right to purchase his emancipation by paying his value to his master: and in order to earn the necessary amount. he may

compel his master to give him facilities to work, and during this period he does not require to serve his master: moreover, as we have just seen, it is the duty of the government to allot every year in the budget a certain sum for aiding the slaves to buy their freedom. A document of the time of the Umaiyad caliph 'Umar ibn 'Abd al-'Aziz (reported by Ibn Sa'd) says, that the payment of the ransoms by the Muslim government includes liberating even the non-Muslim subjects who should have been made prisoners by the enemy.[26]

According to Imām Ghazāli there may be agreement between a master and a slave that if the slave can pay a certain sum to the master, he can get freedom. This money can legally be paid out of Zakāt fund.[27]

6. *Al-gharimīn*: overburdened debtors

People who are so overburdened with debt that they can not pay it on their own. But Zakāh should not be given to debtors whose wealth exceeds their debts. It can be given to people whose debts are so large that, after paying them off, their remaining wealth falls below the minimum amount on which Zakāh is leviable. Some jurists have said that it is undesirable to give Zakāh to people who have fallen into debt due to extravagant habits, because the expectation of continuing help from Zakāh will encourage them to continue their extravagance.[28]

Dr. Muhammad Hamidullah elucidates this category as follows:

> "The category of those who are heavily indebted, has, according to the practice of classical times, a whole series of applications: one helped those who had suffered from calamities such as floods, earth quakes, etc. It does not refer to the poor, who have already been mentioned in the beginning of the verse, but to the well-to-do who have suffered from abnormal conditions, beyond their power. Caliph 'Umar started a special section in the Public

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Treasury, in order to lend money, free of interest, to those who had temporary needs and provided the necessary guarantees for repayment. The caliph himself had recourse to it for his private needs. It goes without saying that the "nationalization" of lending without interest was the necessary concomitant of the prohibition to interest in Islam. The same caliph used to lend public money even to merchants for fixed periods, and the Treasury participated with them in a percentage of their business returns, participated not only in gains, but also in the event of losses. Another application of this State expenditure was for a kind of social insurance. If somebody was found guilty of involuntary homicide and was unable to pay to the blood money, required by law, out of his own means, the government came to his help under this head of the budget, as is evidenced by several cases of the practice of the Prophet (upon whom be peace and greeting)".[29]

7. *Fī-sabīli'llah*: in the way of Allah

This is a general term used for all good deeds. But in particular, it means giving help to a struggle for making Islam supreme on earth. The Prophet (upon whom be peace and greeting) once said that it was not normally permissible for a wealthy person to take Zakāh but if such person required help for the sake of Jihad, he should be given.[30] According to Dr. Muhammad Hamidullah "The expression "In the path of God", in the Islamic terminology, signifies in the first instance military defence and the expenditure for the personnel, equipment, etc. But the term applies in fact to all sorts of charitable works, such as helping students, grants and aids in religious causes such as the construction of mosques, etc."[31]

8. *Ibnu's-sabīl*: travellers

A traveler may have any amount of wealth in his home, but if he is in need of money while traveling, he may

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be given Zakah.[32] Dr. Muhammad Hamidullah thinks that "the last category concerns communications and tourist traffic in a wide sense: construction of bridges, roads, hotels, restaurants, security of routes (police included), hygienic arrangements, transport of travelers, and every comfort provided to aliens in the course of their journeying, including extension of hospitality to them without charge and, in proportion to the means available. Formerly such hospitality was assured for three days in every place of stay."[33]

'Abdullah Yūsuf 'Alī, commenting on the above-referred verse, writes:

"Alms or Charitable gifts are to be given to the poor and needy and those who are employed in their service. That is, Charitable funds are not to be diverted to other uses, but the genuine expenses of administrating charity are properly changeable to such funds. Who are the needy? Besides the ordinary indigent, there are certain classes of people whose need is great and should be relieved. Those mentioned here are:

1. Men who have been weaned from hostility to Truth, who would probably be persecuted by their former associates, and require assistance until they establish new connections in their new-environment:
2. Those in bondage, literally and figuratively: captives of war must be redeemed: slaves should be helped to freedom: those in the bondage of ignorance or superstition of unfavourable environment should be helped to freedom to develop their own gifts:
3. Those who are held in the grip of debt should be helped to economic freedom.
4. those who are struggling and striving is God's cause, by teaching or fighting or in duties assigned to them by the righteous Imam, who are thus unable to earn their ordinary living; and
5. Strangers stranded on the way.

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All these have a claim to charity. They should be relieved by individual or organized effort, but in a responsible way.[34]

The system of disbursement:

Neither the Qur'an nor *Sunnah* of the Prophet (upon whom be peace and greeting) specify how to distribute *zakāh* among the eight groups. Is it obligatory that it should be distributed in such manner that every group should get a portion of the *zakāh* regular? What is the share of each group? Al-Shafi'i said that *zakāh* should be distributed to all the eight categories if they exist: otherwise, to those who are available. In other words, no group should be neglected if it is present in society. Some of the Hanbalis agreed with the Shafi'i point of view, but Malik and Abu Hanifah said that it is not necessary to cover all groups if the funds are in abundance and the degree of their needs is similar. It is not necessary to give equal shares to the different groups, the share of each one should be according to their number in society and conditions of need. Imam Abū 'Ubayd held a similar view. He argued that since equality of dividends is not necessary, the biggest share should go to the poor because it is clear that the Qur'an and the traditions of the Prophet (upon whom be peace and greeting) are strongly in favour of the poor. Ibn Shihab al-Zuhri (d.124/742) advocated the same. He said: "The most deserving of them (to receive *zakāh*) is the greatest in number and the most in need. The aim of *zakāh*, according to Muhammad b. Hasan al-Shaybāni (d.189/805), the famous Hanafi jurist, is to satisfy the needs of the poor and if the fund of *zakāh* cannot meet their needs, the Imam should have recourse to other sources of his treasury so that he may satisfy every poor person and his family.[35]

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The Role of Zakāt:

The Role of Zakat in the Islamic economic system can be summarized in the following points: -

1. Zakat transfers part of the wealth of the "haves" to the "have nots" lessening the inequality in the distribution of income and wealth, and counteracting any tendency towards concentration of wealth.
2. As a result of this transfer there is an upward shift in the aggregate demand function because the marginal propensity to consume of those who receive the transfer payment in comparatively higher, and, as Kahf pointed out, the "consumption effect" of Zakat is reinforced by abolition of interest.
3. Zakat's distributive role involves an allocative role, too, as Zakat funds are mostly used on essential goods and services. Factors of production are thus diverted to the production of necessaries from that of luxuries on which the taxed persons might have spent these funds.
4. Zakat discourages hoarding the accumulation of idle wealth. Kahf has pointed out that Zakat forces the waiting resources to engage in economic.36

'Ushr:

The Zakat of the produce of the earth to be collected from Muslim land owners and farmers is called *'Ushr*. It is called *'Ushr* (tithe) because the usual rate of this levy is one-tenth of the produce, although the rate may vary with variations in the fertility of land and cost of cultivation in the form of irrigation, etc. It is not merely a land tax but it has been given the status of worship. Its obligation is ordained by Allah. It is a Shar'ah requirement to pay *'Ushr* out of the product of land and, accordingly, the Prophet (PBUH) and the Caliphs (God be pleased with them) collected *'Ushr* from those who had *'Ushr* amount of land produce.

The produce will be subject to *'Ushr* when the produce amounts to five *'Wasaq's* which is about 1000 kilograms of the produce. This Nisab is kept low so that a sizeable amount can be collected from the relatively better off people. The redistributive consideration in this case is so strong that *'Ushr* is levied also on those who are not subject to Zakat. The rate of *'Ushr* is one-tenth of the produce in case of the non-irrigated land, and one-twentieth of it in case of irrigated land. Ushr revenues will be utilized for the provision of the financial assistance number of people lower income people and the needy and for the common food of the people. In short, the *Nisab* of Ushr is fixed at a lower amount so that a large number of people can be covered by *'Ushr* levy and the rate is fixed at a high rate in order that a large amount can be collected from the better off people for the well-being of mainly the lower income group. This, if practiced properly, would be an effective means of redistributing income in the economy.

Suggestions for Improvement of Zakāt System in Pakistān:

In Pakistān Zakāt System was introduced through Zakat and 'Ushr Ordinance of 1980 which failed to eradicate or even minimise poverty in the country. There are various reasons for this failure ranging from corruption to half-hearted involvement of general public. Dr. Liaquat 'Alī Khān Niāzī[37] has put forth the following suggestions to improve Zakat system in Pakistan:

1. The deduction of Zakat in banks in un-Islamic as Zakat is payable for amounts retained for a period of one year whereas in banks Zakāt is deducted on that particular day (i.e. 1st of Ramadān) regardless of the above condition.
2. The Holy Qur'ān allows salaries to be paid out of the Zakat fund to those who collect and distribute Zakāt.

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but that does not mean that this fund should be wasted on organizing conferences and seminars.

3. Instead of paying small amounts to poor people, the Zakāt fund can be used to set up cottage industries which in turn can provide employment to the poor.
4. Special efforts should be made to appoint administrators who are honest and there should be no undue political interference in the process.
5. A system of accountability should be evolved in Zakat administrative system.
6. Then there is need to motivate people through media to fulfill this religious duty.
7. There is a need to strengthen Zakāt council by nominating honest and pious people.

Ṣadaqah al-Fiṭr:

The wealthy Muslims are required to make a payment to the lower income population at the time of Eid-ul-Fitr, the Holy festival of the Muslims after one month's fasting in the month of Ramaḍān. This is called Sadaqat-ul-Fitr.[38]

This is a compulsory payment which every Muslim is required to make at the conclusion of the month of Ramadan as a token of thankfulness to Allah for having enabled him to observe fast. Every Muslim adult has to pay it if he is solvent enough to do so. The parents have to pay *sadaqat-ul-Fitr* on behalf of their children and master has to pay on behalf of his slave. Some Aḥādith concerning sadaqat-ul-Fitr are quoted here:

i. Ibn 'Umar said that Allāh's Messenger (upon whom be peace and greeting) prescribed the payment of *Zakat-ul-Fitar* of *Ramaḍān*. For people, for every free person, male and female among the Muslim one measure of dried dates, or one measure of barley.[39]
ii. In another ḥadīth Ibn 'Umar further said: the people equalized it with half a measure of wheat.[40]

iii. Abū Sa'īd al-Khudarī narrated: we, on behalf of young or old, free or slave, used to take out the Zakat of Fitr during the Messenger of Allah (upon whom be peace and greeting) with us, in three kinds, one measure of dates, one measure of cheese or one measure of barley and we continued to take that out till the tie of Mu'awiyah, for he saw that two mudd of wheat were equal to one measure of dates.[11] One mudd is equal to ¼ of a measure.

iv. Abu Hurairah (God pleased with him) reported that Allah's Messenger (upon whom be peace and greeting) had said: There is no *sadaqah* on a slave except *sadaqat-ul-Fitr*.[12]

v. Ibn 'Umar reported that the Messenger of Allah (upon whom be peace and greeting) ordered that *Sadaqat-ul-Fitr* should be paid before the people go out for prayer (of the 'Id).[13]

According to Ghazali this charity is compulsory on every Muslim who has got food in excess of one day and one night of 'Id at the rate of 2 ½ seers of principal food stuffs or one sa'a per head. The Prophet (upon whom be peace and greeting) said: "Give the charity of Fitr of all persons you maintain."[14]

Sadaqat al-Fitr is to be distributed among the poor and needy before going to the Eid-Prayer so that they can celebrate Eid. The distribution objective is stronger in case of the *Sadaqat-ul-Fitr* since its obligation is extended beyond the person of Zakatable income to his or her children including new born babies. In this way, a part of the wealth of the rich is distributed among the lower income population of the economy.[15]

Dr. Muhammad Akhtar Saeed Siddīqī writes in his doctoral thesis entitled "Early Development of Zakāt Law and Ijtihād:

"*Zakat al-Fitr* was enacted in Ramadān of the second year after the immigration. Accordingly it was an

obligatory duty on every well-to-do Muslim to provide one day 's food for a number of his poor brothers. equivalent to the number of the members of his family. including slaves on the occasion of the 'Id day. The amount for this purpose was fixed as equal to one sa'. Probably it was intended that everyone should be able to enjoy and participate in the celebration of 'Id."[46]

Orientalists' viewpoint about Zakah:

T.P. Hughes has described Zakah as follows:

"Zakat should be given annually of five descriptions of property. provided they have been in possession a whole year: namely. money. cattle. grain. fruit. and merchandise... The Zakat. or legal alms. must be distinguished from Sadaqa. or offerings."[47]

"With observance of prayer the Koran regularly enjoins the giving of alms (Zakah). as the outward sign of piety and means of salvation."[48]

Dr. G.W. Leitner. the first Principal of Government College. Lahore writes in his book Religious Systems of the World:

"Food. in Islam. is given to any one who needs it. and charity is administered direct. and not by the circuitous means of a Poor Law System. Indeed from a Muhammadan. as also from the Buddhistic point of view. the giving of charity puts the giving into a state of obligation to the receiver. since it enables the former to cultivate his sense of benevolence."[49]

Sachiko Murata and **William C. Chittick** have elucidated 'Zakah' in the following words:

"The root meaning of the word zakat is "purity." The basic idea behind zakat is that people purify their wealth by giving a share of it to God. Just as ablutions purify the body and salat purifies the soul. so zakat purifies possessions and makes them pleasing to God.

Zakat has an obvious social relevance. Purification of an individual's possessions takes place through helping others. In order to pay it, one has to concern oneself with the situation of one's neighbours and discover who the needy are. Salat, like zakat, has a social significance, but what is required is that the salat be recited, not that it be recited with others. In contrast, zakat depends totally upon social interaction. One cannot pay zakat to oneself."[50]

The authors have further described conditions and benefits of Zakah:

"Paying zakat depends not only on the circumstances of those who receive, but also on the circumstances of those who pay. In other words, People pay zakat only if they fulfill the required conditions. They must have had an income over the year and made a profit. Those who do not fulfill these conditions cannot pay zakat. If they give charity in spite of their own need, this is praiseworthy, but it is not the required zakat because it does not fulfill the conditions.

This way of looking at zakat is a typical example of how Islam sets up priorities. Certains things are absolutely obligatory, like the Shahadah and the ritual prayer. Others depend upon circumstances, like the zakat. Notice that what is absolutely essential pertains to the individual, because there is always a person who stands before God. What is secondary pertains to society, because one is not necessarily a part of any given social conditions. This means, in brief, that Islam asks Muslims to put their own houses in order first. Only then are they expected to look at other people's houses, according to the instructions given by god."[51]

According to the **Oxford Encyclopaedia of the Modern Islamic world**, Zakah has been a prevention against begging:

"Zakat serves both a functional and a spiritual dimension. In the ideal Islamic society, the poor are

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admonished against begging. Therefore zakat plays the important role of disbursing wealth while preserving the needy person's integrity. Receiving zakat without the humiliation of begging evokes a sense of purity and allays feelings of envy, jealousy, and hatred towards the rich."[52]

Rodney Wilson in his article on "Taxation" is more explicit:

"The most important tax is zakat, a tax based on wealth, which is paid annually at a rate of one-fortieth of the value of personal or business liquid assets. Property and equipment are excluded, but case holdings and inventories are subject to the tax at the standard rate of 2.5 percent.

There is little doubt that Islamic taxation could aid development, as the faithful are more than willing to contribute. Zakat and other Islamic taxes can effectively widen the tax base, harnessing hoarded funds in the interests of development, and because the revenue is earmarked, it is likely to improve social welfare rather than procure armaments."[53]

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CHAPTER 6

GENEROSITY OF THE FOREFATHERS OF MUHAMMAD

(UPON WHOM BE PEACE AND GREETING)

The forefathers of Prophet Muhammad (upon whom be peace and greeting) were very generous. They spent their wealth on the poor and needy. Their hospitality of the pilgrims is worth-mentioning. They took practical steps for the welfare of their fellow citizens and the guests belonging to different colours and races, speaking different languages and practicing different religions.

The pedigree of Prophet (upon whom be peace and greeting) is as follows:

Muhammad was the son of 'Abdullah, b. 'Abdu'l-Muttalib (whose name was Shayba) b. Hāshim (whose name was 'Amr), b. Abdu Manaf (whose name was Mughira), b. Qusayy (whose name was Zayd), b. Kilāb, b. Murra, b. Ka'b b. Lu'ayy, b. Ghālib, b. Fehr, b. Mālik b. al-Nadr, b. Kināna, b. Khuzayma, b. Mudrika (whose name was 'Āmir), b. Ilyās, b. Mudar, b. Nizār, b. Ma'add, b. 'Adnān, b. Udd, b. Muqawwām, b. Nahur, b. Tayrah, b. Ya'rub, b. Yashjub, b. Nabit, b. Ismā'īl, b. Ibrāhīm.[1]

The Holy Prophet (upon whom be peace and greeting) has told his pedigree up to Adnan. When 'Umar (God be please with him) used to tell his geneology, he also finished it upon Adnān.[2] The Holy Prophet (upon whom be peace and greeting) has described the eminence of his forefathers over other people. One such hadith has been reported by Wathila b. Al-Asqa' (God be please with him) in Sahih Muslim:

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سمعت رسول الله صلى الله عليه وسلم يقول: إن الله اصطفى كنانة من ولد إسماعيل ـ واصطفى قريشا من كنانة ـ واصطفى من قريش بني هاشم ـ واصطفاني من بني هاشم[3]

I heard Allāh's Messenger (may peace be upon him) saying: Verily Allāh granted eminence to Kinana from amongst the descendants of Isma'il and He granted eminence to Quraysh amongst Kinana and He granted eminence to Banī Hāshim amongst Quraysh and He granted me eminence from the tribe of Bani Hāshim.[4]

Some of the forefathers of Prophet Muhammad (upon whom be peace and greeting) and their efforts for the well-being of humanity are briefly described here:

Fehr bin Mālik:-

One of the forefathers of the Holy Prophet (upon whom be peace and greeting) was Fehr bin Malik whose progeny is called Quraysh.[5] The word "Quraysh" means to earn, to search. It is said that Fehr used to search for the necessities of the needy and fulfilled accordingly. He distributed his wealth among the poor, provided clothes to those who had not clothes to wear, consoled the frightened and led towards the right path who went astray. That is why, his family was named Quraysh.[6]

Qusayy:

Ibn Sa'd has recorded that Qusayy arranged water for the pilgrims at Makkah, Minā and 'Arafāt.[7] Qusayy bin Kilāb had attained authority upon all clans of Quraysh among the forefathers of the Holy Prophet (upon whom be peace and greeting). According to Ibn Ishāq he behaved as a king over his tribe and the people of Makkah, and so they made him king. He held the keys of the temple, the right to

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water the pilgrims from the well of *Zamzam*, to feed the pilgrims, to preside at assemblies, and to hand out the war banners.[8] The *Rifāda* was a tax which Quraysh used to pay from their property to Qusayy at every festival. With it he used to provide food for the pilgrims who were unable to afford their own provision.[9] Qusayy had laid this as duty upon Quraysh, saying:

"O people of Quraysh! You are the neighbour of God and the people of His house and temple. The pilgrim is the guest of God and visitor of His house. Of all the guests that you receive during the year, the pilgrim is the most worthy of your hospitality. Provide for him food and drink during the days of pilgrimage."[10]

'Abd-Manāf:

He had become famous during his father's lifetime. He was such successful merchant that he had enough money to help the poor and needy. He tried to eradicate poverty of the people by his wealth.[11]

Hāshim:

He was the great grandfather of Prophet Muhammad (upon whom be peace and greeting). He was the leader of his people and a prosperous man. He was in charge of the *siqāyah* and the *rifādah*. In the discharge of his duties he called upon every member of the Quraysh to make a contribution for use in providing food for the pilgrims. Like his grandfather Qusayy, he argued with his contemporaries that pilgrims and visitors to the house of God are God's guests and, therefore, worthy of their hospitality. He discharged his duties well and provided for all the pilgrims during the time of their pilgrimage in Makkah.[12] Hāshim was a well-to-do man. It is told that when the pilgrims were there he got up and addressed Quraysh thus:

"You are God's neighbours and the people of His House. At this feast there come to you God's visitors and pilgrims to His temple. They are God's guests, and His guests have the best claim on your generosity; so get together what food they will need for the time they have to stay here. If my own means were sufficient I would not lay burden upon you."[13]

Thereupon they taxed themselves each man according to his capacity and used to provide food for the pilgrims until they left Makkah.

Hashim was the first to institute the two caravan journeys of Quraysh, summer and winter, and the first to provide *tharid* (broth in which bread is broken up) in Makkah. Actually his name was 'Amr, but he was called Hashim because he broke up bread in this way for his people in Makkah. A Quraysh poet, or one of the Arabs composed this poem:

'Amr who made bread-and-broth for his people.
A People in Mecca who suffered lean years.
He it was who started the two journeys,
The winter's caravan and the summer train.[14]

Hashim remained the uncontested chief of Makkah throughout his life. He was the wisest and the most generous amongst the Arabs. Hāshim's bravery and generosity made him the beloved of all Arabia.[15]

A famous orientalist T.P. Hughes writes about the grandfather of the Holy Prophet (upon whom be peace and greeting): "He was surnamed Hāshim on account of his hospitality in distributing bread (*hashm*, to break bread) to the pilgrims at Makkah."[16]

'Abd al-Muttalib:

Following his uncle al-Muttalib, 'Abd al-Muttalib bin Hashim took over the duties of watering (*Rifadah*) and feeding (*Siqayah*) the pilgrims and carried on the practices of his forefathers with his people. He attained such

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eminence as none of his forefathers enjoyed: his people loved him and his reputation was great among them.[17]

'Abd al-Muttalib was a rich merchant whose wealth can be guessed by the fact that he gave 100 she-camels and 100 tolas gold as dower to his wife Fātimah bint 'Amr.[18] He was very generous and spent his wealth for the necessities of poor and needy. At the beginning of the month of Ramdān he climbed up the cave Hira for worship and spent the whole month continuously in feeding the needy.[19]

'Abd al-Muttalib rediscovered in Makkah, in face of the Ka'bah, the pit of *Zamzam* whose traces were deliberately effaced by the retreating Khuza'ah tribe, during a local war. He had made a vow that if he had 12 (according to some traditions 10) male children he would immolate one of them to God. When his desire was in fact realized, he proceeded to fulfill his vow. One of the sons, 'Abdullah was designed by lot for the purpose, but the family and friends prevailed to consult first some soothsayer. A celebrated *Kahina* of the epoch suggested a very reasonable solution: one should decide by lot between the son and the customary blood-money; and if the die (*qur'ah*) fell on the son, to increase in the quantity of the blood-money, until it falls on the ransom and not on the son. In fact, the usual ten camels did not please the divinity, and gradually they were raised up to one hundred. When at last the die fell on camels the honest 'Abd al-Muttalib repeated scrupulously thrice the lot, to be sure that God definitely agrees to this ransom.[20] According to Ibn Ishāq 100 camels were duly slaughtered and left there and no man was kept back or hindered from eating them.[21]

When Abrāhah, the Christian viceroy of the Yemen attacked Makkah to destroy the Ka'bah, he was introduced to 'Abd al-Muttalib in such words:

"He is the chief of Quraysh, the owner of spring (*Zamzam*) and it is he who feeds the people in forests and beasts in mountains."[22]

The number of camels of 'Abd al-Muṭṭalib seized by Abrāhah is mentioned one hundred by Muḥammad Husein Haykal,[23] two hundred by 'Abd al-Rahman b. al-Jūzī[24] and 'Abd al-Ḥaqq Dihlawī,[25] and 400 according to another tradition quoted by 'Allāma Qastalānī and Shaykh 'Abd al-Ḥaq Dihlawī[26] 'Abd al-Muṭṭalib went to Abrāhah to negotiate for his camels who recived him well and returned his seized camels. These camels were endowed for sacrifice by him.[27]

'Abd al-Muṭṭalib was respected by Quraysh for his generosity, his reliability and his wisdom. He had friendship and close relation with Abū Sufyān's father Ḥarb bin Umayyah. A Jew was murdered by Ḥarb over a trivial quarrel who lived in the neighbourhood of 'Abd al-Muṭṭalib. He broke his relation with the murderer and demanded for blood-money. He succeeded in handing over one hundred camels to the son of the Jew.[28]

'Abdullah bin 'Abd al-Muṭṭalib

'Abdullah was the dearest son of 'Abd al-Muttalib who had altogether thirteen (according to other tradition ten or twelve) sons and six daughters. He was a handsome young man admired by the unmarried women of his town. He was endowed with remarkable beauty. His father had sacrificed one hundred camels as ransom to save Abdullah's life. Referring to the sacrifice of his forefather Isma'il' bin Ibrahim (peace and greeting be upon them) and his father 'Abdullah bin 'Abd al-Muttalib. Prophet Muhammad (upon whom be peace and greeting) is reported to have said:

انا ابْنُ ذبيحين [29]

(I am the son of two sacrificial fathers)

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'Abdullah (God be pleased with him) was a herous and kind personality of Makkah. Upon his sad mise at Yathrib (later Madinah). his wife Amina (may d please with her) composed some verses.

فَإِنْ تَكُ غَالَتْهُ الْمَنُوْنُ وَرَيْنُهَا

فَقَدْ كَانَ مِعْطَاءً كَثِيْرَ التَّرَاحُمِ30

No doubt untimely death has cruelly snatched him. t is, however, a fact that he was a great bestower and very merciful.

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CHAPTER 7

PUBLIC WELFARE AND THE PROPHET OF MERCY
(UPON WHOM BE PEACE AND GREETING)

The Prophet of Islām (upon whom be peace and greeting) was the kindest personality of all the times. He was kind to rich and poor, free man and slave, human beings and animals. He was the most generous person. He never forgot the poor and needy and helped the oppressed throughout his life. The Prophet of Arabia (upon whom be peace and greeting) had great affection for the weak segments of society like women and slaves. He endeavoured to eradicate the menace of slavery. He taught his followers to treat their slaves with kindness. The steps taken by him for the emancipation of humanity and elimination of poverty have been appreciated even by the orientalists. It is evident from following pages that he had set up unparalleled examples regarding the welfare of the poor, needy and deprived.

Helping the Needy from his Earning:

When Muhammad (upon whom be peace and greeting) grew young he adopted the profession of trade and journeyed several times to Syria as merchant. Shahnāz Kausar has collected all information from Sīrah literature. She has mentioned four such journeys to Syria undertaken by the Prophet (upon whom be peace and greeting) for the purpose of trade.[1] She has also narrated that the Prophet (upon whom be peace and greeting) traveled in different parts of Arabia including Yemen, Bahrayn, Abyssinia, Najd, Palestine and Amman. Some biographers also talk about his journeys to some other countries but these information are not fully reliable.[2] Muhammad (upon whom be peace and greeting) earned great profit from this

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commercial activity. The Prophet (upon whom be peace and greeting) never forgot to help the needy and poor. According to a tradition quoted in Musnad Ahmad, it is told:

"When the Prophet (upon whom be peace and greeting) returned from journey, he asked about his friends. If he learnt that anyone among them was not in good financial condition, he used to distribute his earning among the needy and this act was an exemplary by a trader."[3]

Feeding the Poor from Cave Hirā:

The biographers have quoted that a few years earlier to the Divine call, it was a routine of Muhammad (upon whom be peace and greeting) that he used to stay in cave Hira for meditation (*I'tikāf*) for some days, sometimes for a whole month every year where he remained busy in worship and remembrance of Allāh. He had food with him for his use but if some needy came there, he fed him with the food he had for personal use.[4] It seems strange how the poor and needy reached there and enjoyed the food given by Muḥammad (upon whom be peace and greeting)

Charity during the month of Ramaḍān:

During the month of Ramadan the Prophet (upon whom be peace and greeting) would give away so lavishly as to leave hardly anything for himself. He always gave to the needy whatever he was asked for. Before first revelation, the Prophet (upon whom be peace and greeting) spent the month of Ramaḍān in meditation in cave Hira. First of all he went for circumambulation of the Holy Ka'bah, then gave away charity and fed (the pilgrims and needy). Afterward he went to cave Hirā. After expiry of one month, he returned home but before going his house, he circumambulate the Holy sanctuary and whatever had left from food was distributed as charity, and fed the poor

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and needy. After it, he went to Sayyedah Khadijah, his wife.[5]

The Alliance of Fudūl (Hilf Al-Fudūl):

The Holy Prophet (upon whom be peace and greeting) always favoured the weak segment of society and any one who was deprived of his rights. The Prophet (upon whom be peace and greeting) entered the alliance when he was twenty as is told by Allama Ibn Kathir.[6] It so happened that a person of Zubayd tribe came to Makkah and sold his merchandise to 'As bin Wa'il who refused to pay the price. The seller climbed up the hill and sought the help of Behr's progeny. Upon this the Uncle of Muhammad (upon whom be peace and greeting) Zubayr bin 'Abd al-Muttalib called together the houses of Hashim, Zuhrah and Taym and entertained them at the residence of Abdullah bin Jud'an. At his request and appeal, they covenated together, making Allah their witness, that they will henceforth and forever stand on the side of the victim of injustice. Muhammad (upon whom be peace and greeting) attended the conclusion of this pact, which the Arabs called the Alliance of Fudul.

Following were the important articles of this pact:

i. The victim of injustice whether Makkan or foreigner would be helped jointly with power.
ii. The cruel would be opposed so long as he is not ready to give the right of the oppressed.
iii. The poor and needy would be sympathized (and helped) in earning their livelihood.
iv. The life and goods of every foreigner and passenger would be protected.

The above mentioned points throw light upon the fact that the Alliance of Fudul was for the help of poor, needy and for those who were deprived of their goods and possession without any right. So Muhammad (upon whom be peace and greeting) also attended the meeting held at the

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residence of Abdullah bin Jud'an. This has been narrated in Hadith literature as well. The Prophet of Islam (upon whom be peace and greeting) is reported to have said:

"I uphold the pact concluded in my presence when ibn Jud'an gave us a banquet, should it ever be invoked, I shall immediately rise to answer the call."[8]

The Holy Prophet (upon whom be peace and greeting) is further reported to have said about his alliance:

"I would not exchange for the choicest camel in all Arabia the remembrance of being present at the oath which we took in the house of Abdullah ibn Jud'an, when the Beni Hashim, Zuhrah ibn Kilab and Taym ibn Murrah swore that they would stand by the oppressed."[9]

It is evident from the supra-mentioned Prophetic sayings that the Prophet Muhammad (upon whom be peace and greeting) was always with the poor, needy and oppressed even before first revelation.

Khadijah's Testimony:

Khadijah (God be pleased with her) was the first wife of the Prophet of Allah (upon whom be peace and greeting) who knew him better than any other. On the occasion of first revelation she enumerated her husband's excellent qualities as follows:

"God will never let you see the humiliation of failure. Verily you show due regard for blood ties, carry the burden of the infirm, practice virtues that are absolutely extinct, entertain guest and stand by what is righteous in the face of calamities."[10]

According to another version Sayyedah Khadijah (God be pleased with her) comforted him and consoled him by saying:

"You have always been generous, charitable and obliging to every poor and needy; God would certainly not abandon you nor let you succumb to the Devil."[11]

Dr. Muhammad Hamidullah writes:

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"Believing in God alone and rejecting all else, this was the first pole: charity, generosity, helping hand to the poor and weak, this was the other pole around which the Islamic sphere was to revolve. And Muhammad began in right earnest to accomplish the heavy task."[12]

Hadrat Khadijah described her beloved husband's five attributes in the above mentioned statement which are the following:

i. He was good to his kins and regards for blood ties.
ii. He offered conveyance to the destitutes.
iii. He helped the needy and the poor.
iv. He was hospitable to guests.
v. He supported the distressed people.

Ja'far's Speech in Abyssinia:

In early period of persecution, the Holy Prophet (upon whom be peace and greeting) advised his followers for migration to Abyssinia because its ruler the Negus was reputed for his justice. So eleven men and four women migrated to the neighboring country. Among them Uthman with his wife Ruqayyah who was the daughter of the Holy Prophet (upon whom be peace and greeting), Ja'far bin Abu Talib, (may God be pleased with him) was the spokesman of this small band of the Muslims. The idolators of Makkah pursued these emigrants even to Abyssinia. A deputation of infidels reached there with valuable gifts for the Negus and his courtiers. Actually they wanted to persuade the king to evict these fugitives from his country. Upon the interrogation of the Negus about their religion Ja'far Tayyar spoke as follows:

"O King! We were an uncivilized people, worshipping idols, eating corpses, committing abominations, breaking natural ties, treating guests badly, and our strong devoured our weak. Thus we were until God sent us an apostle whose lineage, truth, trustworthiness and clemency we know. He summoned us to acknowledge

God's unity and to worship him and to renounce the stones and images which we and our father formerly worshipped. He commanded us to speak truth, be faithful to our engagements, mindful of the ties of kinship and kindly hospitality, and to refrain from crimes and bloodshed. He forbade us to commit abominations and to speak lies and to devour the property of orphans, to vilify chaste women. He commanded us to worship God alone and not to associate anything with Him, and he gave us orders about prayers, almsgiving, and fasting....."[13]

Thus Ja'far Tayyār (may God be pleased with him) told the king Negus about the character and teachings of Prophet Muhammad (upon whom be peace and greeting) including his emphasis on ties of kinship, hospitality, almsgiving and refraining from bloodshed.

Abu Sufyān's Testimony:

Abū Sufyān bin Ḥarb informed Heraclius about the character and teachings of Prophet Muhammad (upon whom be peace and greeting) while he was doing business in Byzantine empire. Upon inquiry he told the king:

فسألت ترجمانه ما يأمركم؟ قال يقول: اعبدوا الله وحده ولا تشركوا به شيئا، وينهاكم عن عبادة

الأوثان، ويأمركم بالصلاة والصدق والعفاف.

I said: "He says: worship Allāh and Allah alone and do not participate anyone with him, and to abandon all that your ancestors had said. He orders us to pray, to speak the truth, to be chaste and to keep good ties with our kith and kin."[14]

Rehabilitation of Emigrants through the Brotherhood:

When the followers of the Holy Prophet (upon whom be peace and greeting) migrated from Makkah and took refuge in Madinah, they had practically no properties.

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They had abandoned their everything in Makkah their houses, goods and riches, for the sake of their religion and were in a state of great distress and want. The Holy Prophet (upon whom be peace and greeting), there established a brotherhood (*Mu'akhat*) between the Makkan emigrants (*Muhajirin*) and Madinan helpers (*Ansar*) that was based not on kinship or blood but in faith. The Prophet (upon whom be peace and greeting) suggested that each working and well-to-do Madinan Muslim should fraternize with a Makkan: and the families of the two should work and earn together, and even inherit from each other to the exclusion of other relatives, like brothers, cousins etc. All willingly agreed, and the Prophet (upon whom be peace and greeting) himself selected the pairs of contractual brothers, according to individual qualities. The arrangement continued for several years. Makkans were not parasites. And when they enriched themselves sufficiently, they thankfully evacuated the properties of their Madinan hosts, and each became independent.[15]

The blessed Prophet (upon whom be peace and greeting) explained how he and 'Ali ibn Abu Talib were brothers, how his uncle Hamzah and his client, Zayd, were also brothers as were likewise Abu Bakr and Kharijah ibn Zayd, and 'Umar ibn Khattab and 'Itban ibn Malik al-Khazarji.[16] Instead of becoming parasite upon their Ansar, the Makkan Muslims started their business and lending a hand to their Madinan brother. For example, 'Umar told his Madinan brother:

"I shall work one day to irrigate your garden, and you shall pass the day in the company of Prophet (upon whom be peace and greeting) recounting to me in the evening all that had passed: revelation of new texts of the Qur'an, political and social decisions, and the like: the next day I shall go and you work in the farm."[17]

There were many touching scenes of this new fraternity. However, many of the emigrants refused to

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submit to their straintened circumstances. They soon took to trade and made wealth in a short time, thus becoming independent of their hospitable brethren-in-faith.[18]

'Abd al-Rahman ibn 'Auf and Sa'd ibn al-Rabi' were bonded together in brotherhood.[19] The former had nothing. The latter said to 'Abd al-Rahman ibn 'Auf: "This is my property, half of it is yours: I have two wives, select the one you like. I shall divorce her and you marry her..." But he replied: "God bless you in your property and your family. Show me only the way to the local market...." There he purchased something on credit, and forthwith sold it: and did that several times during the day. In the evening he had not only paid his debt, but had also earned enough to purchase his dinner. A few days later he visited the Prophet (upon whom be peace and greeting), clad in a new and costly dress, which showed that he had just married."[20]

Haykal writes: "He began to sell cheese and butter and in short time achieved a measure of affluence fair enough to enable him to ask the hand of a Madinese woman as well as to send caravans in trade."[21] According to Dr. Muhammad Hamidullah, soon he became one of the richest merchants in the town, always charitable and helpful to the poor and of course to the cause of Islam.[22]

The financial condition of the most of the Muslims was miserable because they had hardly been able to carry much or little that was of use to them. Even Hamzah, the Prophet's uncle, had one day to ask the Prophet (upon whom be peace and greeting) to give him some food to eat.[23] However, 'Uthman ibn 'Affan was able to carry with him enough of his wealth to be prosperous in his new residence.[24] That is why he possessed a lot of wealth that he spent on several occasions for the welfare and defence of the Muslim Ummah.

The Holy Prophet (upon whom be peace and greeting) selected 'Ali as his brother who was also a Muhajir himself. Actually the Prophet (upon whom be

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peace and greeting) brought some money from Makkah. With the money he had brought from his native city, he procured several she-camels and goats. These more than sufficed the need of his family and the daily guests he received: at the time of meal, whoever was present was invited to participate. Several of the Madinan Muslims had each presented a date-palm tree in his garden to the Prophet (upon whom be peace and greeting). Later, he acquired several pieces of cultivated land in Madinah, Kharbar and Fadak in particular. These were state-property: and after the frugal needs of his family, the rest of the yield was returned to the state-stocks for the poor and needy."[25]

The Brotherhood established by the Blessed Prophet (upon whom be peace and greeting) helped to resolve the issue of the rehabilitation of emigrants to great extent. This fraternity was also beneficial for the Ansar as is observed by K. L. Gauba: "In money value too, they soon find that they are not very much the losers, for the Muhajir are traders by instinct and are able to market Ansar commodities more profitably than has hitherto been possible. Thus Medina exemplifies the happy society, - the fair division of labour and the fair division of the profits of labour. In order to be served, one must serve."[26]

Ahl Al-Suffah:

There was group of emigrants so poor and helpless that they could not find even a place to sleep. To these, Muhammad (upon whom be peace and greeting) permitted the use of the covered part of the mosque during the night. That is why they were called "*Ahl al-Suffah*, "*suffah*", meaning the covered area of the mosque. To these, Muhammad (upon whom be peace and greeting) assigned a ration from the wealth of the more affluent Muslims, whether Ansar or Muharjirūn.[27] According to Dr. Muhammad Hamidullah, the place was called *al-suffah*, which means dais or platform.[28] *Suffah* functioned as a

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school by day and a hostel by night for students who had no other place to reside. The number of *Ahl al-Suffah* fluctuated. According to one tradition their number was seventy.[29] We learn that eighty resident scholars of *al-Suffah* were invited by Sa'd ibn 'Ubadah.[30] Allamah Jalal al-Din Suyuti[31], Shaykh Shihab al-Din Suhrawardi[32] and Ibn Taimiyyah[33] have told their number up to 400. Actually their number fluctuated due to marriage, death or journey of some of them as Shaykh 'Abdul Haq Dihlawi has observed.[34]

Suffah may be called the first residential University of Islam. Residential facilities were subsidized by the state as well as private individuals. Everyone of the Ansar, for example, contributed a bunch of dates when the crop was ready. It was hung in *al-Suffah*, in a high place. When a date ripened and fell down, the poor students living in *al-Suffah* used to eat it. A person was appointed to keep guard on the bunches. Mu'adh ibn Jabal, an eminent companion, for example, was assigned this duty when he came to live in *al-Suffah*. He had gone bankrupt on account of his extreme generosity and had to sell his house to pay off his debts.[35]

The Prophet (upon whom be peace and greeting) had great care for these homeless empty-handed people. Whenever, anything was received as voluntary charity (*Sadaqah*) by him, that was sent to *Ahl al-Suffah* and nothing was taken from it by him. And when anything was offered to him as gift, he took from it and sent it to the people of *Suffah* as well.[36] On the birth of Imam Husayn (may God be pleased with him), Fatimah inquired the Prophet (upon whom be peace and greeting) for *'aqiqah* but she was not permitted for it. Instead the Blessed Prophet (upon whom be peace and greeting) directed her to give gold or silver in charity to the people of *Suffah* equal to the weight of hair removed from her son's head.[37] Aid was also provided by the Prophet (upon whom be peace

and greeting) from the state treasury for the help of *Ahl al-Suffah*. But these people were not parasites. They worked besides studying. The idea was to earn and learn rather than to collect money. Once a student of *al-Suffah* died. On being given the ritual bath it was discovered that he had two sovereigns on him. The Prophet (upon whom be peace and greeting) was angry for he thought that a person with such a substantial saving had no right to subsist on charity."[8]

Abu Hurayrah (may God be pleased with him) was one of those who are called *Ashab al-Suffah*. He says that I used to tie stone on my belly due to severe hunger."[9] But these people were luckiest as they had more opportunity to see and converse with the Prophet (upon whom be peace and greeting). These people rose to high rank in the caliphate of rightly-guided caliphs. They served the Muslim Ummah as commanders, governors, collectors, jurists and experts of the Qur'an and Sunnah.

Fatimah, the beloved daughter of the Prophet (upon whom be peace and greeting) used to do all the cooking and grinding of corn herself. One day she asked her father to grant her a slave. But the Holy Prophet replied, "It is not possible to give you (a slave) while keeping the residents of *Suffah* hungry."[10]

Muslim *Sufis* claim to have special relation with the people residing at *Suffah* during the lifetime of the Holy Prophet (upon whom be peace and greeting). Some authors of mystical literature had tried to prove etymological relationship between "*suffah*" and "*sufi*". But others had rejected it. Depending upon Qushayri and Hujwiri, Dr. Mir Wali al-Din writes: "They were called Sufis because their qualities resembled those of the Bench (*Ashab al-Suffah*) who lived in the time of God's Prophet (upon whom be peace and greeting)."[11]

War against those who refused to Pay Zakah and Kharaj:

After the conquest of Makkah and the conversion of its people, the cause of Islam confronted less danger than hitherto and the Muslims felt more confident as their power increased in public expense. It was therefore inevitable that the Muslims be asked to pay Zakat of al-'Ushr and that the Arabs who decided to maintain their pre-Islamic faith to pay whatever *Kharaj* was composed upon them. Taxes are always uncomfortable, and taxpayers might always complain or even rebel against them. Soon after his return from Makkah, Muhammad (upon whom be peace and greeting) sent his collectors to levy and collect one tenth. He commanded the collectors explicitly to restrict themselves to the incomes, never to touch the people's capitals. These collectors went in different directions to fulfill their duty.

The tribes welcomed the collectors and remitted to them the amounts due wholeheartedly, with exceptions of a branch of the tribe of Banu Tamim and another of Banu Mustaliq which refused to pay. While the collector, 'Uyaynah ibn Hisn, was in the neighborhood making collections, a branch of Banu Tamim, called Banu al-'Ambar, jumped upon him with their arrows and swords and threw him out of their territory even before he had asked them to remit their due. When 'Uyaynah ibn Hisn told the news to Muhammad (upon whom be peace and greeting) he was sent right back at the head of fifty riders to re-establish order. 'Uyaynah launched a surprise attack against the Banu al-'Ambar, captured over fifty men, women and children and seized some of their wealth. The Prophet (upon whom be peace and greeting) received the captives and the seized properties and kept them in Madinah.[42]

This example manifests that war can be waged against those who refuse to pay Zakat and Kharaj. That is

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why Abu Bakr, the first rightly guided caliph waged war against those who refused to pay Zakāt. When some tribes approached the caliph for relaxation in Zakāt, he replied, "if you are required to pay as much of Zakāt as a string to tie a camel, I shall take it or fight for it."[43]

Charity after the Battle of Hunayn:

The Holy Prophet's generosity is manifested from a number of events of his life. For example, after Hunayn campaign, 6,000 prisoners, 24,000 camels, 40,000 goats and 400 *Uqia* silver were received by the Prophet's Envoy (upon whom be peace and greeting) from the booty. He distributed the whole of it and came to his house empty handed.[44]

The Prophet's Last Sermon:

The sermon delivered by the last Messenger of Allāh (upon whom be peace and greeting) on the occasion of the farewell pilgrimage also manifests that he wanted to eradicate exploitation of all kinds. Regarding the slaves, the Apostle of Allāh (upon whom be peace and greeting) said:

"And as for your slaves see that ye feed them with such food as ye eat yourselves, and clothes them with the stuff ye wear, and if they commit a fault, which ye are not inclined to forgive, then part from them, for they are the servants of the Lord, and are not to be harshly treated."[45]

The Prophet's Inheritance to be Given out in Charity:

The Holy Prophet (upon whom be peace and greeting) is reported to have said:

لا نورث، ما تركناه فهو صدقة

"We, the prophets, do not leave any inheritance for anyone. Whatever we do leave shall be given out in charity."[46]

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CHAPTER 8

THE HOLY PROPHET'S BEHAVIOUR TOWARDS THE WEAK AND THE DEPRIVED

The Holy Prophet (upon whom be peace and greeting) was very friendly and affectionate to orphans, the weak, the poor and the destitute. He had been himself an orphan and so had personal experience of their deprivation, misery and helplessness. He was, therefore, very much involved in person in the betterment of their status, the improvement of their economic state and amelioration of their condition in general. He was often worried about their wretched and helpless condition and was very anxious to do something to improve their economic position so that they could play a positive and constructive role in the building up of a healthy, growing and prosperous civilization. He was fully conscious of the great waste, depletion and drainage of human strength, intellect and intelligence caused by this great mass of people not getting the opportunity to use their physical and mental capacities in the service of the community. He felt real pain and grief at the loss of this talent to society.[1]

Along with this feeling of great loss, he was also conscious of the fact that it was the weak, the poor, the needy and the orphans who suffered most whenever any misfortune or calamity befell the people as a whole. This was because they had absolutely no protection of any kind: neither shelter to protect them against the dangers of natural calamities or attacks of enemies, nor the economic resources to feed themselves in days of deprivation and hunger. He was often perturbed and shocked to see his fellow human beings in a state of hunger or starvation.

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It is stated by a Companion of the Prophet that they were sitting with the Prophet in the Mosque when a Bedouin tribe came in. They were really in a very miserable state, dressed in rags, half-naked, bare-footed, and with skins tied to their bodies and swords hanging round their necks. On seeing them in this horrible state, he went inside his house. Then he came out and asked Bilal to call Azan. After the prayer, he addressed the people and asked them to help the poor Bedouins. Then the Prophet saw them later, happy and cheerful after receiving plentiful food and clothing from the Muslims, his face lit up with joy. It was because of his deep and keen concern for people's well-being that he always took a great interest in them and did everything in his power to improve their condition, both economically and socially. When he met people in a deprived and weak position, he was very kind, affectionate and friendly towards them and commended his Companions not only to treat them with kindness, compassion and friendliness, but also to help them in whatever way they could to meet their needs.

Generosity of the Blessed Prophet (upon whom be peace and greeting):

At the time of his death, the Holy Prophet (upon whom be peace and greeting) left behind no silver coin, no property, no goats, no camel, nothing of the matter that people boast of.[3] Actually the Blessed Prophet (upon whom be peace and greeting) was so generous that he used to distribute what he got as share from booty or gift presented by his followers.

Moalla b. Zaid reports from Hasan that a person in need approached the Divine Envoy to demand something. He asked him to sit and wait for God's benevolence. By and by three persons came there with their needs. Lo! A person came and presented four *Uqia* silver to him. He handed over one to each person and only one *uqia*

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remained with him. At night he went to bed keeping that coin under his pillow. But he was restless all the time. Hazrat Aisha noticed it. He offered his prayer and tried to go to sleep but he could not. And she asked him the cause of his restlessness. He took out that coin and said unless it was distributed he could not go to sleep. He said "I feared lest it remained with me and I die."[1]

Abu Hurairah (God be pleased with him) reports the Divine Envoy (upon whom be peace and greeting) to have said:

"A Muslim that dies with debt will be paid by me. And if he leaves any asset, it will be given to his heirs."

Jabir b. Abdullah reports: There has never been any demand to which he ever said 'no'."

Once a Pagan Arab came to the Prophet (upon whom be peace and greeting) and demanded something. He was given and asked if that was sufficient for him. He replied in negative. The companions who were sitting beside the Prophet (upon whom be peace and greeting) grew angry. The Prophet (upon whom be peace and greeting) asked them not to say anything to him. He went inside the house and brought some more of the things the Pagan required. He was not happy to receive what he demanded, and expressed his thanks. The Prophet (upon whom be peace and greeting) asked him to repeat the same thing that the companions might be pleased and he did so. Next morning the same Pagan came and again expressed his thanks in a happy mood.

Sahl bin Sa'd (God be pleased with him) narrates that a woman once offered a beautiful cloth to cover himself with. She had woven the cloth herself. As it was just the thing he badly needed, he accepted it; but a man standing near admired the cloth saying, "what a lovely cloth!" The Prophet (upon whom be peace and greeting), seeing that the man also needed it, gave it him at once. After the departure of the Holy Prophet (upon whom be

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peace and greeting) the recipient told that he begged the cloth from the Apostle of Allah to be used it to cover his body after his death.[8]

The Prophet (upon whom be peace and greeting) was once given ninety thousand dirhams, which he began to distribute among the beggars. Soon the whole amount was exhausted. After all the beggars had departed an old man came and asked for alms. Muhammad (upon whom be peace and greeting) had nothing left to give but he did not like to send the man away empty-handed. He therefore borrowed something from another and gave it to him.

A very large sum of money was received as tribute from the province of Bahrayn, which the Prophet (upon whom be peace and greeting) ordered to be placed in the mosque. When he arrived he first said prayers and then began to distribute it. Everyone got something, and so as who had been reduced to poverty got so much that they could hardly move with the weight. The Prophet (upon whom be peace and greeting) did not leave the mosque until he had given it all away.

Hospitality of the Blessed Prophet (upon whom be peace and greeting)

Imam Ghazzali has discussed hospitality in the light of the *Hadith* and sayings of great personalities of the early period of Islamic history. An extract from the English translation of *Ihya' Ulum al-Din* reads:

There is a great merit in showing hospitality and in entertainment of guests. Hazrat Jafar Sadeq said: When you sit with guests on the dining cloth, sit for a long time as no account will be taken of that time. Hazrat Hasan Basari said: Accounts will be taken of what one spends for himself, for his parents or for any other person, but no account will be taken of what one spends for food of his Muslim brethren as God will feel shame in talking its

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accounts. There are many traditions to this effect. The Prophet said: Angels like one till there is food before him. He said: when your Muslim brethren lift up their hands after they finish eating, no account will be taken of one who eats the remaining food.

He said: No account will be taken for the food which he gives to his brother Muslim. He also said: No account will be taken for three things (1) pre-dawn tiffin for fasting, (2) what is eaten for breaking fast and (3) what is eaten with a brother Muslim. Hazrat Ibn Omar said: To take good food in journey and to give it to the companions appertain to generosity. Some companions said: To eat together is the sign of good conduct. There is in one Hadith: God will say to a man: O son of Adam, I was hungry and you did not give Me food. He will reply: How could I have given Thee food while Thou art the Lord of the universe? God will say: Your certain brother Muslim was hungry, but you did not give him food. If you had given him food, it would have reached Me. The Prophet also said: Honour one who comes to see you. He said: There are high places in Paradise, the outer sides of which are visible from the inner sides. These are for those who are modest in treatment, give food and pray at night when the people remain asleep. The Prophet said: He who gives food is best of you. He said: If a man gives food to his brother Muslim to his satisfaction and gives him drink till his thirst is appeased, God will keep him away up to seven ditches from Hell, the distance of every two ditches is the path of five hundred years.[11]

Sacrifice for Others:

The Holy Qur'an has told that the helpers (*ansār* of Madinah) gave preference to the emigrants (*muhājirīn*) over themselves. It is underlined as follows:

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وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُحِبُّونَ مَنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ
فِي صُدُورِهِمْ حَاجَةً مِمَّا أُوتُوا وَيُؤْثِرُونَ عَلَىٰ أَنْفُسِهِمْ وَلَوْ كَانَ بِهِمْ
خَصَاصَةٌ وَمَنْ يُوقَ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

But those who before them had homes (in Madinah) and had adopted the faith, - show their affection to such as come to them for refuge, and entertain hearts no things given to the (latter), but give them preference over themselves, even though poverty was their own lot. And those saved from the covetousness of their own souls, they are the ones that achieve prosperity.

(al-Hashr 59:9)

The most conspicuous quality of Muhammad (upon whom be peace and greeting) was his unselfish struggle for the cause of Islam and sacrifice of his personal comforts for other people. He sacrificed all, even the love and comfort of his most dear ones, for Islam and for the convenience of other people. Here are some examples of Prophet Muhammad's sacrifice (upon whom be peace and greeting):

He loved his daughter, Fatima, so much that he used to stand up with an abundance of love for her and kissed her forehead whenever she came to see him. She lived in extreme poverty and herself worked on a wheel to grind flour and brought water from the well. The palms of her hands were worn out through the grinding of flour and her chest was beaten black and blue with the load of the water-bag. She came to her father and asked him for a maid-servant. Muhammad replied, "I have not been able to do anything for the *Ashāb Suffah* until this problem is resolved satisfactorily. I cannot attend to other matters."[1]

It is narrated that the daughters of Zuabir and Fātima went to Muhammad and complained of their poverty. They asked him to give them one or two slave girls he had received from a battle. He replied that the

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orphans of the battle of Badr had already requested him. Once Ali asked for something and the Prophet replied. "It is not possible that I should give to you and leave the *Ahl-i-Suffah* to die to starvation." He never cared for his own interests or the interests of his most dear ones, when he was considering the interest and welfare of the people. Once a woman offered him a sheet of cloth which he needed at that time and he took it from her. A man praised the beauty of the sheet of the cloth: the Prophet took it off and gave it to him. When he left the assembly, the people cursed the man saying, "You knew that God's Messenger needed this and also knew that he never turns down anyone's request." He agreed with them but said that he wanted the cloth as blessing and that it would be kept for his coffin.[13]

In third year of Hijrah, a person named Mukhayriq from Banū Nudair bequeathed, at the time of his death, seven orchards to the Holy Prophet (upon whom be peace and greeting). He gave them in charity and all the produce was spent on the poor and needy.[14]

Once a man belonging to Ghiffar clan come to visit the Prophet (upon whom be peace and greeting). There was only goat's milk for the evening meal and the guest drank it all. There was nothing else, so the Prophet and his family spent the night in hunger, as they had also spent the previous night.[15]

On one occasion all the Prophet (upon whom be peace and greeting) had in his house was a sack of flour. A companion of his was to be married, but he was a poor man and had nothing to entertain his friends with. The Prophet (upon whom be peace and greeting)told him to go to his house and ask his wife for the sack of flour. The sack was given and there was nothing left in the house of the Prophet (upon whom be peace and greeting) for meal. The name of the companion was Rabi'ah b. Ka'b (God be please with him). On the advice of the Holy Prophet (upon whom be peace and greeting) another companion, Baridah Aslami

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arranged some gold for giving as dower to his bride and even an animal to be slaughtered for the feast (Walima).[17]

Once a man came to the Prophet (upon whom be peace and greeting) who had embraced Islam and asked the Prophet (upon whom be peace and greeting) for some goats (and sheeps). It happened at this time that the Prophet (upon whom be peace and greeting) had recently been given great abundance of these animals, so he gave the man so many that they filled the space between two hills. When this man reached his tribe with the herd of goats, he said to them, "O people, Embrace Islam! Because the Prophet of Islam is very generous. When he grants he has no fear of his indigence and poverty."[18]

Once a woman sent her son to the Holy Prophet (upon whom be peace and greeting) with the request of a shirt. He told the child that he had no spare shirt at the moment. When cloth would be received he would give him. But the woman sent his son again with the request of the shirt of the Holy Prophet (upon whom be peace and greeting) was wearing at that time. He gave his shirt to the child and remained in his apartment adjacent to the mosque and did not come out for prayer as he had no shirt to wear at that time.[19]

Behaviour Towards Poor Relatives:

Muhammad was very kind to his relatives and asked his followers to treat their parents and relatives with kindness. Abu Hurairah reported that a man asked God's Messenger, "Who is the most deserving of friendly care from me?" He replied, "Your mother." He asked who came next and Muhammad replied, "Your mother." He asked who came next and he again replied, "Your mother." He again asked who came next and he replied, "Your father." And last of all, he replied, "Your nearest relatives."

Imam Ghazali has quoted the following traditions (*ahādith*) in which the Holy Prophet (upon whom be peace

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and greeting) has emphasized on the rights of relatives. He has told that the poor relatives should be helped by the wealthy people of the clan.

1. The Prophet said: If any man is pleased to prolong his life and to make his livelihood solvent, let him fear God and join the tie of relationship.
2. The Prophet was once asked: Who is the best person? He said: One who fears God most, keeps best connection with his relatives, gives much advice for good deeds and prohibits bad deeds.
3. Hazrat Abu Zarr said: My friend (Prophet) advised me to keep good relation with relatives even though they treat badly. He ordered me to speak the truth though bitter.
4. The Prophet said: *Rahum* (relationship) is hanging with the Throne. The man who fulfils his duties towards his relatives, is not the real protector of relationship but he is who joins it after it is severed.
5. He said: The rewards of keeping good relation with relatives are found more hastily than other rewards. His wealth and properties increase inspite of the inmates of his house being sinners and their numbers increase when they keep the relationship intact.
6. The Prophet said: Charity to a poor man has got one merit and charity to a poor relative has good two merits. God says: You will never attain righteousness till you spend what you love. Hazrat Abu Talha was greatly satisfied on hearing the verse and wished to give in charity his garden of dates and said: O Prophet of God, I have gifted in charity this garden for the poor and the destitute. The Prophet of God said: Your reward from God has become sure. Distribute it among your near relatives.
7. The Prophet said: The greatest reward is of that charity which you give to your relative who has got dispute with you.

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8. The Prophet said: If a man joins the tie of relationship after it is severed and gives in charity to a man who deprives him, he will get the greatest reward. Hazrat Omar sent this order to his governors: Order relatives to meet one another.

Behaviour towards Orphans:

Orphan is child whose father is dead. Thomas Patrick Hughes writes that Muhammad (upon whom be peace and greeting) gave very special instructions regarding the treatment of orphans.[19] Our Holy Prophet (upon whom be peace and greeting) was himself an orphan. His father 'Abdullah died young before the child was born. The Prophet's mother Amina also died when he was only six years old. His aged grandfather 'Abdul Muttalib treated him as his own son, but died two years later. Thereafter, his uncle Abu Talib treated as his own son. He was thus an orphan in more senses than one and yet the love he received from each one of these persons was greater than ordinary parental love[20]. Almighty Allah has referred to the fact as under:

أَلَمْ يَجِدْكَ يَتِيمًا فَآوَىٰ

Did He not find thee an orphan and give thee shelter?

(al-Duha 93:6)

Prophet Muhammad (upon whom be peace and greeting) was kind to all people especially to orphans. He ordered his companions to be gentle to such children. Abu Hurairah relates that the Holy Prophet (upon whom be peace and greeting) said:

The best house among the Muslims is one which contains an orphan who is well treated, and the worst house is one which contains an orphan who is badly treated.[21]

The Holy Prophet (upon whom be peace and greeting) is reported to have said:

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"If anyone provides food and drink to an orphan, Allah will absolutely guarantee him Paradise, unless he commits an unpardonable sin."[1]

The Holy Prophet (upon whom be peace and greeting) is reported to have said:

"Paradise is sure for one who maintains an orphan after taking him from Muslim parents till he comes of age."[2]

Abu Umamah relates that the Messenger of Allah said:

"If anyone pats an orphan's head, doing so for only God's sake, he will have blessings for every hair over which his hand passes."[3]

According to another hadith the Holy Prophet (upon whom be peace and greeting) said:

"I and the care-taker of an orphan, will be in Paradise like these two fingers." He hinted by joining his two fingers.[4]

Abu Hurairah (God be please with him) has reported that when a man complained to the Messenger of Allah of having a hard heart, he said:

"Pat orphan's heads and feed the poor."[5]

It has also been transmitted by Abu Hurairah (God be please with him) that the Messenger of Allah (upon whom be peace and greeting) said:

"He who strives on the behalf of a widow and a poor person is like one who strives in God's way."[6]

Behaviour towards Slaves

The last advice that the Prophet (upon whom be peace and greeting) gave was regarding slaves. "Fear God, give them food you eat, give them cloth you put on and don't inflict on them work beyond their strength. If you don't wish to keep them, ask them to go and don't inflict punishment on the servants of God. God has placed them under your control. If He wishes, He may place you under

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their control.[28] He said: The cheat, the proud, those who break trust and those who ill-treat the slaves will not enter Paradise.[29] A man asked the Prophet (upon whom be peace and greeting): How many times shall I forgive the faults of a servant? He remained silent for a while and then said: Forgive him seventy times every day.[30] Once a companion of the Prophet beat a slave who began to raise loud cry. The Prophet came there and he stopped beating. The Prophet said: Why did you not pardon him before? You have restrained your hand when you have seen me. He said: O Messenger of God, I give manumission for the pleasure of God. The Prophet (upon whom be peace and greeting) said: Had you not done it, Hell would have blackened your face.[31]

The Prophet (upon whom be peace and greeting) is reported to have said: "When a slave prepares food for you and gives you relief from it, the vapour of that food and his labour are sufficient for you. Make him sit near you and take meal with him. If he does not do it, allow him to take some food therefrom and allow him to take something therefrom by hand or place some food in his hand and tell him: Eat."[32] The Prophet said: He who takes care of his female slave and gets her married after setting her free, will get double rewards.[33]

The Prophet (upon whom be peace and greeting) was particularly kind to slaves. He used to say, "They are your brothers: give them to eat what you eat: give them to wear what you wear." Whenever he received any slaves, he always gave them freedom but they could never free themselves from his kindness and generosity. They left their parents, relatives and family and regarded it as an honour to live in bondage to him. Zaid bin Hartha was a slave. Muhammad freed him and gave him the choice to go with his father, who had come to take him, but he refused to go with his father and preferred to stay. Muhammad

loved Usama, son of Zaid, so much that he used to say that if he had been a girl, he would have put jewellery on her.[34]

Slaves felt humiliation at being called slaves. He advised his companions not to say "my slave" or "my slave-girl" but to say, "my son" or "my daughter." He also told the slaves not to call their masters "lord" for God alone was the Lord. He was so kind to slaves that his last bequest before he died was, "Fear God in the matter of slaves."[35] Abu Dhar was one of the converts and Muhammad praised him for his honesty. Once he abused a non-Arab slave, who complained to the Holy Prophet about this. He reprimanded Abu Dhar and said, "You are still ignorant: these slaves are your brothers. God has given you power over them: if they are not suited to your temperament, sell them. Don't harm God's creatures. Give them to eat what you eat: give them to wear what you wear. Don't give them so much work that they cannot do it all. If you give them a lot of work, then give them a hand to finish that work."[36]

Once Abu Masūd Anṣārī was beating his slave when he heard a voice behind him saying, "Abu Masūd! God has more power and control over you than you have over this slave." Abu Masūd turned and saw that there was God's Messenger. He said, "O God's Messenger! I free this slave for the pleasure of God." Muhammad (upon whom be peace and greeting) replied, "If you had not done so, the fire of Hell would have touched you."[37] People arranged the marriages of slaves but forcibly separated them whenever they wished. One man arranged the marriage of his slave to his slave-girl and then wanted to separate them. The slave complained to God's Messenger, who stood up in the Mosque and addressed the people, "Why do people marry slaves and then separate them? The right of marriage and divorce belongs only to the husband and wife."[38] The effect of this kindness was that many slaves of polytheists used to run away and come to him. He used to grant them freedom. When the spoils of war were distributed, slaves

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were given their due share. The newly freed slaves received their shares first, for they did not have any capital."

A man had two slaves but was not happy with them. He used to beat and abuse them but they did not change their ways. He complained to the Prophet and asked for his advice. Muhammad (upon whom be peace and greeting) said that if his punishment was equal to their wrongs, well and good, otherwise God would punish him for his excesses. On hearing this the man was upset and began crying. Muhammad (upon whom be peace and greeting) recited the verse from the Qur'an "We shall set up scales of justice on the Day of Judgment." (21:47), and said that the man did not read the Qur'an. After this he said "O God's Messenger, it is better that I should separate them from myself. Be witness that they are now free."

Behaviour towards Disables:

The blind, or the halt, or those afflicted with serious disease were supposed to be objects of divine displeasure, and as such not fit to be associated with us in meals in our houses: we are not to entertain such a thought, as we are no judges of the causes of people's misfortunes, which deserve our sympathy and kindness. Rejecting such false notions the Qur'an has underlined in verse 24 of Surah Taubah:

"It is no fault in the blind nor in one borne lame, nor in one afflicted with illness, nor in yourselves, that ye should eat in your own houses or those of your fathers, or your mother..... there is no blame on you, whether you eat in company or separately."

The Holy Qur'an also says:

وَمَا يَسْتَوِي الْأَعْمَىٰ وَالْبَصِيرُ

"Not equal are the blind and those who see."
(Ghafir 40:58)

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The Holy Prophet (upon whom be peace and greeting) was more kind to the disables than others. He has appointed Belal (God be pleased with him) as his private secretary to look after his household assignments who had difficulty in pronunciation. Similarly, he appointed as his deputy and Imam in Madinah a blind companion 'Abd Allah ibn Shurayh[11] known after his grandmother's name as Ibn Umm Maktūm when he went out of his city. He acted as his deputy and performed the duties of Imam 13 times.[12] Anas b. Malik (God be pleased with him) has narrated:

"I heard Allah's Messenger saying: Allah said, If I deprive my slave of his two beloved things (i.e. his eyes) and he remains patient, I will let him enter Paradise in compensation for them."[13]

Once a mad woman approached the Holy Prophet (upon whom be peace and greeting) who listened to her.[14] It mean that the Holy Prophet (upon whom be peace and greeting) was very sympathetic towards mentally retarded people. Epilepsy is a chronic functional disease of nervous system, manifested by recurring attacks of sudden insensibility or impairment of consciousness. The Holy Prophet (upon whom be peace and greeting) has given glad tiding of Paradise to the patient suffering from this disease. Bukhari has transmitted the following hadith:

"Ibn 'Abbās has narrated that he said to some (one) of his companions, "shall I show you a woman of the people of Paradise?" The companion said, "Yes". He said, "This black lady came to the Prophet (peace be upon him) and said, "I got attacks of epilepsy and my body becomes uncovered: Please invoke Allah for me." The Prophet (peace be upon him) said (to her), "If you wish, be patient and you will have Paradise and if you wish, I will invoke Allah to cure you. She said, "I will remain patient", and added, "but I become uncovered, so please invoke Allah for

me that I may not become uncovered. so he invoke for her.[15]

One of the companions served as incharge of public treasury (*bayt al-māl*) during the Caliphate of 'Umar bin Khattab and incharge of royal stamp (*Sahib al-Khatim*) during 'Uthman's Caliphate inspite of the fact he was suffering from leprosy.[16]

Behaviour towards Non-Muslims:

Muhammad (upon whom be peace and greeting) treated everybody, friend or foe, with kindness and taught his companions to do likewise. It is reported by Abu Basra Ghaffari that when he was a non-believer he came to Medinah and stayed as a guest of the Messenger of God. He drank milk from all his goats at night but the Prophet did not say a word. That night he and all his family slept hungry. A similar incident is reported by Abu Hurairah. One night a non-believer stayed as a guest of the Holy Prophet. One by one, he drank milk of all the seven goats but the Prophet did not show any sign of anger or dislike of him. Perhaps due to the Prophet's behaviour, next morning the man embraced Islam and was satisfied with the milk of only one goat.[17]

Before the conquest of Makkah, once upon a time there was famine in the city. The Holy Prophet (upon whom be peace and greeting) sent 500 gold coins to be distributed among the poor and needy.[18] Similarly, Thamamah bin Athal, the chief of Najd embraced Islam in the 5th year of Hijrah. He stopped the supply of corn to Makkah. The Makkan requested Prophet Muhammad (upon whom be peace and greeting) who wrote Thamamah to continue the supply.[19]

In Sirah literature, we can read a number of incidents which elucidate the Holy Prophet's generosity and unparalleled treatment of unbelievers inspite of their

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enmity and infidelity. Afzalur Rahman[57] has quoted the following incidents:

1. When the Prophet (upon whom be peace and greeting) migrated to Madinah, one of the first things he did to strengthen the unity of the community of Madinah was to make a pact with the Jews who lived there. According to this agreement, the Jewish tribes were given freedom of religion and equal rights with the Muslims as members and citizens of the Islamic State of Madinah.
2. Some people of the Book were neighbours of the Prophet (upon whom be peace and greeting). He always treated them generously and also sent them gifts and presents and accepted their gifts and presents.
3. When the Christians of Abyssinia came to the Prophet (upon whom be peace and greeting), they were given a place in the Mosque of the Prophet. And the Prophet himself acted as their host and served them personally. When the Muslims told the Prophet that they would serve them, he said, "These people looked after my friends. I will therefore pay them honour and esteem myself.
4. Once a deputation of the Christians of Najrān came to Madinah. They were also accommodated in the Mosque, and they were allowed by the Prophet (upon whom be peace and greeting) to offer their prayer in their own way in the Mosque of the Prophet. So they offered their prayers in the Mosque, while the Prophet, with the Companions, offered their prayers in another part of the Mosque. When they argued about their religion, the Prophet listened to them with great care and attention and replied with humility, respect and good manners, as commanded by the Qur'ān: "Invite all to the Way of your Lord with wisdom and beautiful preaching; and argue with them in ways that are best and most gracious (16:125)."

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5. The Christians of Yemen and Najran and other tribes were given a Charter of Liberty by the Prophet (upon whom be peace and greeting), guaranteeing them freedom to practice their religion according to their own customs and traditions.
6. The non-believers were also treated very generously by the Prophet (upon whom be peace and greeting). Once, the mother of Umma al-Mu'minin, 'Aishah, who was a non-believer, came to see her in Madinah. 'Aishah was rather troubled as to how she should treat her, so she asked the Prophet about it. The Prophet (upon whom be peace and greeting) said: "She is your mother. Treat her in the best and most beautiful way and serve her as best you can and obey all her commands, except when she asks you to do something in disobedience to Allah. In that case, you do not need to obey her, but otherwise serve her in every possible way."
7. Abu Hurairah's mother was also an unbeliever and she often abused the Prophet (upon whom be peace and greeting). Abu Hurairah was very worried and spoke to the Prophet about it. He advised him to be very kind to her and serve her but not to obey her if she asked him to disobey Allah.

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CHAPTER 9

THE PROPHET'S MIRACULOUS HELP OF THE HUNGRY, THIRSTY AND NEEDY

What is a Miracle?

The word "miracle" is derived through Latin "miraculum" meaning literally "a thing to be wondered at", "something wonderful", "a departure from the usual course of nature", or "any thing supernatural beyond human power and deviating from the common action of nature." Many define miracle as "a marvellous fact which specially arouses sentiments of piety". Some opine miracle to be "the supernatural intervention in the ordinary course of nature for a definite religious or moral purpose." The most precise and concise definition of miracle is "miracle is a sign or [illegible] power of God."

Miracle is an effect [illegible] physical world which surpasses all [illegible] powers and is ascribed to supernatural [illegible] miracles are called [illegible] unable to match them. They are [illegible] performed by saints which are termed [illegible] 'charismata'. A miracle [illegible] the root 'aja' meaning to be unable [illegible] for. Miracle is therefore [illegible] ordinary comprehension of [illegible] scientifically proved in the ordinary [illegible] famous orientalists Thomas Patrick Hughes [illegible] supernatural powers given to [illegible] lexicographers as Khurdagir [illegible] custom" In Muslim theology [illegible] terms:

i. *Ayat* plural *ayaat* to signify the only [illegible] Qur'an for a miracle.

ii. *Mu'jizah*, plural *mu'jizat*, making weak or feeble, or that which renders the adversaries to the truth weak and feeble: a term used only for miracles performed by Prophets.

iii. *Irhas*, plural *irhasat*, meaning "laying a foundation": used for any miracle performed by a Prophet before his assumption of prophetical office.

iv. *'Alamah*, plural *'alamat*, "a sign", the same as *ayah*, and used for the signs of the coming resurrection.

v. *Karamah*, plural *karamat* meaning "beneficence": wonders wrought by saints for the good of the people as well as in proof of their own saintship.

vi. *Ma'unah*, plural *ma'wanat*, meaning help or assistance": used also for the wonders wrought by saints.

vii. *Istidraj*, meaning "promoting by degrees": a term employed to express the miracles wrought by the assistance of the Devil with the permission of God.

viii. *Ihanah*, plural *ihanat*, meaning "contempt": miracles wrought by the assistance of the Devil, but when they turn out to the disdain and contempt of the worker.

Maulana Abdul Majid Daryabadi had elucidated 'miracle' in such words:

"A miracle is an extraordinary occurrence which cannot be produced by any natural agency but only by the direct will of God. It may be either above natural (ordinary law) or contrary to it or else independent of it... The possibility of miracles can never be questioned by a theist. A miracle is only an exercise of free-will on the part of the Creator and Author of the life with all its laws a mere fulfillment of His purpose in a way that is novel to the onlookers."[6]

Qadi Muhammad Sulaiman Salmān Mansūrpūri define *mu'jizah* as follows:

"A miracle is that which is considered to be supernatural or contrary to the usual or normal. It is, of

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course, argued whether the supernatural is at all possible. Habit is continuance of nature. Contradiction of nature falsifies continuance." He further elucidates, "A miracle is that performance of a prophet which others cannot perform."[8]

Taftazi has defined "*mu'jizah*" as under:

"A thing deviating from the usual course of things as a challenge to those who deny this, of such a nature that it makes it impossible for them to produce the like of it. It is Allah's testimony to the sincerity of his prophets."[9]

The Miracles of Earlier Prophets:

The Holy Qur'an has told the miracles of some famous Prophets. Miracles of the Prophets Noah, Hud, Salih, Abraham, Lot, Jacob, Joseph, David, Solomon, Jonah, Job, Zacharias, Uzair and especially those of Moses and Jesus are explicitly mentioned in the Holy Qur'an. For example, the Holy Qur'an has told the miracles of Prophet 'Isa (Jesus) in the following verses:

قَالَتْ رَبِّ أَنَّىٰ يَكُونُ لِي وَلَدٌ وَلَمْ يَمْسَسْنِي بَشَرٌ قَالَ كَذَٰلِكِ اللَّهُ يَخْلُقُ مَا
يَشَاءُ إِذَا قَضَىٰ أَمْرًا فَإِنَّمَا يَقُولُ لَهُ كُن فَيَكُونُ ۝ وَيُعَلِّمُهُ الْكِتَابَ وَالْحِكْمَةَ
وَالتَّوْرَاةَ وَالْإِنجِيلَ ۝ وَرَسُولًا إِلَىٰ بَنِي إِسْرَائِيلَ أَنِّي قَدْ جِئْتُكُم بِآيَةٍ مِّن رَّبِّكُمْ
أَنِّي أَخْلُقُ لَكُم مِّنَ الطِّينِ كَهَيْئَةِ الطَّيْرِ فَأَنفُخُ فِيهِ فَيَكُونُ طَيْرًا بِإِذْنِ اللَّهِ وَأُبْرِئُ
الْأَكْمَهَ وَالْأَبْرَصَ وَأُحْيِي الْمَوْتَىٰ بِإِذْنِ اللَّهِ وَأُنَبِّئُكُم بِمَا تَأْكُلُونَ وَمَا
تَدَّخِرُونَ فِي بُيُوتِكُمْ إِنَّ فِي ذَٰلِكَ لَآيَةً لَّكُمْ إِن كُنتُم مُّؤْمِنِينَ ۝

She said: "O my Lord! How shall I have a son when no man hath touched me?" He said: "Even so: God createth what He willeth: when He hath decreed a plan, He but saith to it, 'Be', and it is!

And God will teach his the Book and Wisdom, the Law and the Gospel.

"And appoint him an apostle to the children of Israel, (with this message:) "I have come to you with a sign from my Lord, in that I make for you out of clay, as it were, the figure of a bird, and breathe into it, and it becomes a bird by God's leave: and I heal those born blind, and the lepers, and I quicken the dead, by God's leave: and I declare to you what ye eat, and what ye store in your houses. Surely therein is a sign for you if you did believe."

(al-'Imran 3:47-49)

In these verses the following miracles have been mentioned:

1. fatherless birth of Jesus;
2. making bird from the figure of clay and breathing into it;
3. granting sight to blind;
4. healing the lepers;
5. raising the dead to life; and
6. telling his people what they eat and store in their houses.

The **Miracles of Prophet Muhammad** (upon whom be peace and greeting):

The Holy Qur'an clearly ascribes miracles to the Holy Prophet (upon whom be peace and greeting): Rendering asunder of moon, ascension of the Holy Prophet (upon whom be peace and greeting), challenge to pray earnestly for the curse of Allah on the liars, conferring of honours, prophecy about Romans, aid at cave "Saur", information from Allah, vision of triumph, assistance of angels and so many other miracles are cited in the Holy Qur'an. The Holy Qur'an, itself, is an everlasting miracle of Muhammad (upon whom be peace and greeting).

Mawlvi Wahid[1] observes about the Prophetic miracles:

"The majority of the Islamic community has never ceased to expect miracles. Muhammad (upon whom be peace and greeting) is presented in the traditions (*hadiths*) as having worked miracles in public on many occasions."

John Arnott MacCulloch writes about the miracles of Prophet Muhammad (upon whom be peace and greetings):

"Muhammad (upon whom be peace and greetings) also knew of miracles, but he disliked them and wrought none himself. The people demanded signs, but he disclaimed these, usually on the ground that they are powerless to convince... God's revelation to Prophet was the true miracle, and the Qur'an contained it."

Purpose of Prophetic Miracles:

The miracles of Prophet Muhammad (upon whom be peace and greeting) has been believed absolutely to be a manifestation of the power of Allah who shows these miracles in suppression of the natural laws when He intends.

The basic purpose of miracles of Prophet Muhammad (upon whom be peace and greeting) is to prove the veracity of Propethethood so as to strengthen the cause of preaching. Imam Razi regards the miracle to be an evidence and attestation to the Divine mission of Prophet (upon whom be peace and greeting).

Another aspect of the miracles of the Holy Prophet (upon whom be peace and greeting) was human welfare. Through miracles he fulfilled the necessities of his people, provided or increased the amount of food or water.

The Prophetic Miracles Connected with Food:

Many miracles of Prophet Muhammad (upon whom be peace and greeting) are connected with food, which is very important in a society where hospitality is regarded as one of the highest virtues. Some of such Prophetic miracles are quoted below from *hadith* and *sirah* literature.

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1. At the time of the seige of Madinah by the allied armies for more than one month, the Prophet (upon whom be peace and greeting) supplied provision to all the people.[14]
2. He satisfied eighty people with food with only four muds of maize and one little goat.[16]
3. Once the daughter of Basher had a few dried grapes with which the Prophet (upon whom be peace and greeting) fed all his soldiers to their satisfaction and there remained also something in excess.[17]
4. Three hundred men fed from a single cake.[18]
5. Seventy or eighty people miraculously fed on a few barley loaves and little butter.[19]
6. He fed a thousand people upon one kid and a sa' of barley.[20]

Anas bin Malik (may Allah be pleased with him) narrated: Abu Talha said to Umm Sulaim: "I have noticed feebleness in the voice of Allah's Apostle (the blessing and peace of Allah be upon him) which I think, is caused by hunger. Have you got any food?" She said: "Yes". She brought out some loaves of barley and took out a veil belonging to her, and wrapped the bread in part of it and put it under my arm and wrapped part of the veil round me and sent me to Allah's Apostle (the blessing and peace of Allah be upon him). I went carrying it and found Allah's Apostle (the blessing and peace of Allah be upon him) in the Mosque sitting with some people, when I stood there. Allah's Apostle (the blessing and peace of Allah be upon him) asked: "Has Abu Talha sent you?" I said: "Yes". He asked: "With some food?" I said: "Yes". Allah's Apostle (the blessing and peace of Allah be upon him) then said to the men around him: "Get up!" He set out (accompanied by them) and I went ahead of them till I reached Abu Talha and told him (of the Prophet's visit). Abu Talha said: "O Umm Sulaim! Allah's Apostle (the blessing and peace of Allah be upon him) is coming with the people and we have

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no food to feed them." She said: "Allah and His Apostle know better." So Abu Talha went out to receive Allah's Apostle (the blessing and peace of Allah be upon him). Allah's Apostle (the blessing and peace of Allah be upon him) came along with Abu Talha. Allah's Apostle (the blessing and peace of Allāh be upon him) said: "O Umm Sulaim! Bring whatever you have." She brought the bread which Allah Apostle (the blessing and peace of Allah be upon him) ordered to be broken into pieces. Umm Sulaim poured on them some butter from an oil skin. Then Allah's Apostle (the blessing and peace of Allah be upon him) recited what Allah wished him to recite, and then said: "Let ten persons come (to share the meal)." Ten persons were admitted, ate their full and went out. Then he again said: "Let another ten do the same." They were admitted, ate their fill and went out. Then he again said: "Let another ten persons (do the same)." They were admitted, ate their fill and went out. Then he said: "Let another ten persons, come." In short, all of them ate their fill, and they were seventy or eighty men."[1]

Abdul Rahmaan b. Abu Bakr reports that once, on a journey, the Prophet reached his destination and asked if there was something to eat. A companion had two kilos of flour. Just then, a man with a flock of goats appeared. A goat was purchased from him and its liver was roasted and divided amongst all. Thus, the Prophet fed a host of 130 companions with only two kilograms of wheat flour and a goat-liver which remained unfinished. It was preserved and carried on a camel's back.[2]

It is recorded by Muslim in his Sahih, that there was a tin of clarified butter in the house of Umm Malik who used to send some of it to the Holy Prophet. When her children wanted soup but there was none, she would use some of that butter instead. Eventually, however, after squeezing the tin to its limit, the supply ran out. The

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Messenger of Allah said. "Had you not squeezed it, the quantity of butter would never have diminished."

The Prophetic Miracles Connected with Milk:

Among the food miracles the oldest and best attested is probably the story of Umm Marbad. A group of companions of the Prophet (upon whom be peace and greetings) passed by Umm Marbad's tent in the desert and tried to buy some meat and dates from her, but she had absolutely nothing edible with her. Then the Prophet (upon whom be peace and greetings) pointed to her only sheep, which was lying in a corner, and asked:

"Has it milk?"

She said: "It is too weak."

He asked: "Will you permit me to milk it?"

She said: "You who are dearer to me than father and mother, if I had seen any milk in it I would have milked it before."

Then the Messenger of God (upon whom be peace and greetings) called the sheep and passed his hand over its udder and called to God and prayed for her and her sheep.

Suddenly the sheep spraddled its legs towards him, and milk began to flow. He called for a vessel to hold the milk, and milked a plentiful quantity into it. Then he gave her to drink until she was satisfied, and he gave his companions to drink until they were full, and he drank the last. When they had quenched their thirst he milked it once more until the vessel was full, and he left it with her and took leave, and they continued their journey.

Somewhat later her husband, Abu Marbad, arrived, driving a few miserable-looking hungry goats whose marrow had almost dried up. When he saw the milk he was amazed and asked her:

"Where have you got this milk, Umm Marbad, for the sheep is barren and there are no milking cattle in the house."

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She said: "True, but a blessed man has passed by who was so and so."

He said: "Describe him to me. I am Marbad!"

She said: "I saw a man who was very cleanly, with bright face, of fine manner. Neither did leanness disfigure him nor did boldness make him despicable; graceful and elegant; his eyes deep black, with curved eyelashes; in his voice a neighing and in his neck luminosity; in his beard thickness, with beautifully arched eyebrows. When he was silent, dignity surrounded him, and when he spoke he was towering, and radiance surrounded him. The most beautiful and radiant of men from a distance, and the sweetest and loveliest one from nearby..."[1]

A certain camel had no milk in its udder. As soon as the Prophet (upon whom be peace and greeting) touched its udder, it began to give milk. 'Abdullah b. Mas'ud embraced Islam on seeing this miracle of the Prophet (upon whom be peace and greeting).[2]

Imam Bukahri devotes a whole chapter to the salient features of the livelihood of the Prophet's Companions. A tradition that also reflects on the purity of the Prophet's life, tells us how Abu Hurairah, at times, would be so hungry that he would almost faint and fall to the ground, or tie a belt of stones around his waist. Once he was sitting by the roadside when Abu Bakr came along. Abu Hurairah asked him the meaning of some Qur'anic verse in the hope that Abu Bakr would also give him something to eat, but he did not. Then 'Umar came and Abu Hurairah asked him a similar question in the same hope, but was again disappointed. Finally, the Prophet (upon whom be peace and greeting) came along, and seeing Abu Hurairah's face, understood the cause of his discontent.

Muhammad (upon whom be peace and greetings) asked Abu Hurairah to accompany him. The Prophet (upon whom be peace and greeting) went into his house where he saw a bowl of milk, which he was told had been sent by

someone. He brought out the milk and asked Abu Huraira to call the people of *al-Suffa* (people known as Guests of Islam who usually waited outside the mosque and had no means of livelihood or anyone to support them.)

It was the Prophet's habit that when any charity came to him he would distribute it among the needy, and if a gift came he would share it with others.

Although Abu Huraira doubted that the bowl could suffice so many, he summoned the men who came and sat down. The Prophet (upon whom be peace and greeting) asked Abu Huraira to take the bowl around and have each man drink out of it, which Abu Huraira did accordingly. As each man had his fill, Abu Huraira passed the bowl to the next man, until all were satiated. Then he brought the bowl to the Prophet (upon whom be peace and greeting) who placed his hand on it, smiled and said, "Now only you and I are left, Abu Huraira, drink of it." Abu Huraira sat down and drank. The Prophet (upon whom be peace and greeting) said: "Have more." Abū Huraira drank more, and the Prophet (upon whom be peace and greeting) urged him to have yet more. This was repeated until Abu Huraira had to swear:

"By Him Who has sent you with the truth, I cannot take a drop more!" With his, he handed the bowl to the Prophet (upon whom be peace and greeting) who, after uttering the words "In the name of Allah", drank from it himself.

This is only one tradition but the signs and lessons indicate that with God's power and blessings, rivulets of milk flowed miraculously to nourish the Muslims.

The 'sign' is that every one of the invitees had his fill of the drink, yet the bowl remained as full as it was before.

Even if there had been many more, this bowl of milk would have sufficed them all. The power to do this could belong only to one who possessed the felicity and

blessing for such a performance. The last important detail to note is that the Prophet (upon whom be peace and greeting) ascribes nothing to himself, only remembering Him whose blessings are manifest in so many different shapes and forms! Praising Him always, as with the bowl of milk in his hands, is the ever-living spirit in the Prophet's teaching![26]

The Prophetic Miracles Connected with Rain:

In oriental countries miracles connected with the production of rain occupy a special place in hagiography. Since the prayer for rain in a long period of drought (*istisqā*) is counted among the official prayers, it is only natural that the Prophet (upon whom be peace and greeting) is mentioned as the first to utter an efficient prayer for rain. Thus his are the words that should be used by the faithful when they perform this special rite. In *hadīth* and *sirah* literature we can read miracles connected with rain. For example, Imām Bukhārī has transmitted on the authority of Anas (may Allāh be pleased with him) who has narrated: Once during the lifetime of Allāh's Apostle (The blessing and peace of Allāh be upon him), the People of Madina suffered from drought. So while the Prophet (the blessing and peace of Allah be upon him) was delivering a sermon on a Friday, a man got up saying: "O Allah's Apostle! The horses and sheep have perished. Will you invoke Allah to bless us with rain?" The Prophet (the blessing and peace of Allāh be upon him) lifted both his hands and invoked. The sky at that time was as clear as glass. Suddenly the wind blew, raising clouds that gathered together, and it started raining heavily. We came out (of the Mosque) waiting through the flowing water till we reached our homes. It went on raining till the next Friday, when the same man or some other man stood up and said: "O Allāh's Apostle! The houses have collapsed: please invoke Allāh to withhold the rain." On that the Prophet (the blessing and peace of Allah

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be upon him) smiled and said: "O Allah, (let it rain) around us and not on us." I then looked at the clouds to see them separating forming a sort of a crown around Madina.

The Prophetic Miracles Connected with Water:

Once water began to gush forth from the fingers of the Prophet (upon whom be peace and greetings), so much so that his soldiers drank to their hearts content and made also ablution therewith." Imam Bukhari relates upon the authority of Anas (may Allah be pleased with him) that a bowl of water was brought to the Prophet (the blessing and peace be upon him) while he was at az-Zuwara'. He placed his hand in it and the water started flowing among his fingers. All the people performed ablution (with that water). Qatada asked Anas: "How many people were you?" Anas replied "Three hundred or nearly three hundred."

Once there was no water in a well at Jabuk and it dried up. The Prophet (upon whom be peace and greetings) threw a little water of his ablution to the well and immediately it gushed forth so profuse water that thousands of soldiers drank it to their satisfaction.

There was no water in a well at Hudaibiyah. The Prophet (upon whom be peace and greetings) threw the remaining ablution water into it which immediately gushed forth abundant water. Imam Bukhari has narrated on the authority of al-Bara' (may Allah be pleased with him):

We were one-thousand and four-hundred person on the day of al-Hudaibiya (Treaty). Al-Hudaibiya was a well. We drew out its water not leaving even a single drop. The Prophet (the blessing and peace of Allah be upon him) sat at the edge of the well and asked for some water with which he rinsed his mouth and then he threw it out into the well. We stayed for a short while and then drew water from the well and quenched our thirst.

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and even our riding animals drank water to their satisfaction."

4. Salem bin Abi al-Ja'd narrated: Jabir bin 'Abdullah (may Allah be pleased with him) said: "The people became very thirsty on the day of Al-Hudaibiya (Treaty). A small pot containing some water was in front of the Prophet (the blessing and Peace of Allah be upon him) and when he had finished the ablution the people rushed towards him. He asked: "What is wrong with you?" They replied: "We have no water either for performing ablution or for drinking except what is present in front of you." So he placed his hand in that pot and the water started flowing among his fingers like springs. We all drank and performed ablution (from it)." I asked Jabir: "How many were you?" He replied: "Even if we had been one-hundred-thousand it would have been sufficient for us, but we were fifteen hundred."

5. Humaid narrated: Anas bin Malik (may Allah be pleased with him) said: "Once the time of the prayer became due and the people whose houses were close to the Mosque went to their houses to perform ablution. While the others remained (sitting there). A stone pot containing water was brought to the Prophet (the blessing and peace of Allah be upon him), who wanted to put his hand in it, but it was too small for him to spread his hand in it, and so he had to bring his fingers together before putting his hand in the pot. Then all the people performed the ablution (with that water)." I asked Anas: "How many persons were they". He replied: "There were eighty men."

6. Anas bin Malik (may Allah be pleased with him) narrated: I saw Allah's Apostle (the blessing and peace of Allah be upon him) at the time when the Afternoon prayer was due. Then the people were searching for water for ablution but they could not find any. Then

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some water was brought to Allāh's Apostle (the blessing and peace of Allāh be upon him) and he placed his hand in the pot and ordered the people to perform the ablution with the water. I saw water flowing from underneath his fingers and the people started performing the ablution till all of them did it. In another hadith Anas further told that they were seventy or so person.

7. Muslim records on the authority of Jabir, that in the Allah valley, on the occasion of Zat-ul-Riqa Ghazwa. The Prophet asked for water to perform ablution. Jabir could not find any water, except for a mere drop on the mouth of a water bag that one of the Ansars kept for the Prophet (upon whom be peace and greeting). The Prophet asked Jabir to fetch the container along with a wooden trough. He also instructed Jabir to recite the name of Allāh and trickle the solitary drop on to the Prophet's hands. As a result, an abundance of water poured forth from the Prophet's fingers, enough to fill the basin! Other Muslims were then called to quench their thirst. There were four-hundred Companions with the Prophet on that occasion and each one of them refreshed himself.[55]
8. 'Imran b. Hassan reports in Bukahri that once, the Muslims were on a journey (to Tabūk, according to the *Ma'araj al-Nabiwat*). The morning prayers were offered after sunrise because they overslept. The Prophet asked 'Imran to go ahead. Soon they felt thirsty. On their way they met a woman carrying two empty water-bags. She informed them that water could be found only at a distance of one whole day and nights travel. The Companions brought the woman to the Prophet (upon whom be peace and greeting) whom she told that she was the mother of two orphans. The Prophet touched her water-bags and water began to flow from them, until every one of the Companions

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drank to his content and also filled up their water-bags until they almost burst. When the woman arrived home, she reported that she had met the greatest of magicians, or perhaps a prophet, as his Companions called him. Hearing this, the people of her village converted to Islam.

Here, then, is the subsidiary miracle: the woman refers to the Prophet as a magician but her audience feels that magic cannot possibly have such power. Magic is nothing but hypnotism, a self-deception of they eye which causes one to see and imagine things as they are not. Miracles performed by prophets are different: they alter the reality of things.

The Qur'ān mentions the magicians who confronted Moses: These men were well versed in their craft. *Their rods and pieces of rope appeared to be creeping reptiles which filled the onlookers with fear.* (20:66). To frighten their onlookers was the great feat of the magicians.

When Moses threw his rod on the ground, it appeared to be a python which devoured the reptiles. Had this feat of Moses been mere magic, its effect on the magicians would have been no more than the effect of their feat on Pharaoh and his courtiers. But the magicians understood that Moses's performance transcended magic. They saw that their ropes and rods had actually disappeared. This realisation make them repent their profession and testify to the Power of the one true God. Even Pharaoh's threat of crucifixion and execution could not make them recant their new faith.

The same realisation occurred to the old woman and her people. Baihaqi adds that the Prophet himself had told his Companions to proceed in the direction where they would meet the woman. Thus, the miracle is also a propheey.[36]

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The Miracle Pertaining to the Payment of Debt:

Jābir (may Allāh be please with him) narrated: My father had died in debt. So, I came to the Prophet (the blessing and peace of Allāh be upon him) and said: "My father (died) leaving unpaid debts, and I have nothing except the yield of his date-palms; and their yield for many years will not cover hid debts. So please come with me, so that the creditors may not misbehave with me." The Prophet (the blessing and peace of Allāh be upon him) went round one of the heaps of dates and invoked (Allāh), and then did the same with another heap and sat on it and said: "Measure (for them)." He paid them their rights and what remained was as much as had been paid to them." Jābir reports how he would have been happy if only the creditors were paid off and not a single date left for him. Jabir further reports that after these creditors had gone, a Jew came along to whom 30 *wasaq* of dates were owed. The Prophet (upon whom be peace and greeting) asked the Jew to take the remaining stock, but the Jew refused. Then the Prophet (upon whom be peace and greeting) walked between heaps and told Jabir to measure out of the dates to the Jew. This was done and yet 17 *wasq* of dates were still left. 'Umar (God be please with him) said that when the Prophet (upon whom be peace and greeting) emerged from amongst the stocks of dates, he knew that Allah would bestow His blessings in them.[38]

The Miracle Pertaining to Unusual Flora Growth:

Some miracles of the Holy Prophet (upon whom be peace and greeting) pertaining to the unusual growth of flora have been reported in *hadīth* and *sīrah* literature. Salman Farsi was inhabitant of Persia who was a slave of a Jew. He had read the signs of the last Prophet Muhammad (upon whom be peace and greeting) from a Christian priest.

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When he observed these signs in Prophet Muhammad (upon whom be peace and greeting), he embraced Islam. Upon the direction of the Prophet Salman concluded a contract with his master for his emancipation. He had to pay 40 *Uqiah* gold and to plant 300 date-palm trees for his master. He had to look after the plants till they would bear fruit. According to Tirmadhi, the Holy Prophet himself planted the sapling except one that was planted by 'Umar. These plants showed unusual growth and were ready for bearing fruit except one planted by 'Umar that was also replanted by the Holy Prophet (upon whom be peace and greeting). The date-palm trees take many years to bear fruit and produce dates for 100 years. But these bore fruit in one year and remained bearing fruit for 1400 until these were cut by Saudi government.

The second condition of contract was also materialized miraculously. The Holy Prophet (upon whom be peace and greeting) received a small quantity of gold. He gifted it to Salman with the direction to give it to his master. Salman expressed that the gold was insufficient but the Prophet (upon whom be peace and greeting) said that Allah would make it sufficient to be paid to the Jew. So the same amount of gold was weighed 40 *Uqiah*."

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CHAPTER 10

EXEMPLARY ROLE OF THE PROPHET'S FAMILY AND RIGHTLY-GUIDED CALIPHS

The family members of the Holy Prophet (upon whom be peace and greeting) were very generous and they preferred other people to themselves. They set beautiful and unparalled examples for the coming generations. It was the result of the teachings and training imparted by the Holy Prophet (upon whom be peace and greeting).

It has been narrated that when the family members of the Prophet (upon whom be peace and greeting) became hungry, he used to say: Stand up for prayer. He used to say: My Lord ordered me for this. God says: Enjoin family members for prayer and stand steadfast to it.[1]

Some examples of the generosity of the Prophet's family may be read in the following passages:

Khadījah (God be pleased with her):

Khadijah (God be pleased with her) was generous and charitable to everybody: to the old foster-mother of the Prophet (upon whom be peace and greeting) who came often to Makkah to see her beloved and kind nursling, to orphans, widows and other poor in the town, to foreign destitutes in transit in Makkah, and to all deserving cases.

'A'ishah (God be pleased with her):

Aishah (God be pleased with her) was so generous that, during the caliphate, when she received her semestrial pension, she spent it on the same day on the poor. A maid-servant of hers reports: one day she received the pension that the Caliph 'Umar sent, and she directed me to give so much of it to this, so much of it to that, until there remained absolutely nothing. When I told her: Madame, you are fasting today, and there is nothing at home for this evening

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at the fast-break she replied: Why did you not tell me that before? No matter. God is great!."

Hazrat Ayesha said: I began to feel sorrow when I saw the Prophet hungry and said: O Messenger of God, why don't you pray to God for food? He said: O Ayesha, by One in whose hand there lies my life, had I prayed to my Lord, the mountains of the world would have followed me being filled up with gold. They would have moved to the place where I wished, but I preferred in the world hunger in place of satisfaction, poverty in place of wealth and riches of the world, and sorrows and difficulties in place of pleasures and enjoyments of the world. O Ayesha, God is not pleased with anything in case of the resolute Prophetes than their patience in sorrows and difficulties and patience in their dear things. He will never be satisfied by not giving me these sorrows and difficulties which He gave to the Prophets (upon whom be peace and greeting). God says: 'keep patience as the resolute Prophets kept patience.' By God, I shall certainly keep patience to my utmost as they kept patience. There is no might and strength except through God.

Zainab (God be pleased with her):

Zainab (God be pleased with her) was very much respected, and for her great generosity had earned even before Islam the surname of "Mother of Destitutes" (*Umm al Masakin*).

Hafsah (God be pleased with her):

Once the Prophet's widow who was the daughter of Hazrat Omar and named Hazrat Hafsa said to her father: Many deputations come to you from many distant places. You should take up decent dress and give order for delicious foods for you and your guests. Hazrat Omar said: O Hafsa, don't you know that the family members of man know his condition best? She said: I know it. Hazrat Omar

said: I ask you again. Don't you know how the Prophet (upon whom be peace and greeting) and his family members lived during his Prophethood? If they enjoyed breakfast, they remained hungry at night and if they enjoyed food at night, they remained hungry at noon. I ask you in the name of God: Don't you know that until the victory at Khaibar, the Prophet (upon whom be peace and greeting) and his family members could not enjoy dates? I ask you in the name of God, don't you know how the Prophet disliked the keeping of food in his basket for his use, so much so that the colour of his face in that case became changed? Then he took the food from the pot and placed it on the ground.

I ask you again in the name of God. Don't you know that the Prophet (upon whom be peace and greeting) used to sleep on a doubled folded blanket? I prepared for him one night a bed four-folded and he slept thereon. Rising from sleep, he said: I could not pray *Tahajjud* (night) prayers as I slept on a four folded blanket. Make it two folded as on the prevision occasions.

I ask you again in the name of God: Don't you know that the Prophet (upon whom be peace and greeting) once kept his wearing cloth for wash? Then Bilal called him for prayer, but he found no such cloth as he could wear and come out therewith for prayer. After it was heated by the sun and dried up, he wore it and came out for prayer.

I ask you again in the name of God: Don't you know that a woman of Jafar tribe gave two pieces of cloth one sheet and one Tahband for the Prophet and sent one piece in advance? He covered his waist with one end of that piece and back with the other end and prayed in that condition.

Thus Hazrat Omar began to question her. At this, Hazrat Hafsa began to weep. Hazrat Omar also began to weep and raised such a loud shriek as appeared to have taken away his life. Then Hazrat Omar said: If I do not

tread the path on which my two predecessors, the Prophet and Abu Bakr, have treaded. I would be destroyed and perish. By God, I would keep patience at the firm conduct of life, so that I may get eternal rest along with them.

Safiyyah (God be pleased with her):

Safiyyah bint Huyaiy (God be pleased with her) was generous, but no spend-thrift. She had a nephew, who remained attached to Judaism. Profiting by the permission that Islam gives to be charitable to parents even when non-Muslim, and the possibility in Islam to make testament in favour of those who have no share in the heritage, she bequeathed and third of her belongings to this nephew. Some Muslim resented, but 'Aishah, wife of the Prophet (upon whom be peace and greeting) intervened and insisted that the testament should be executed. And that was done.[4]

Fatemah (God be pleased with her):

Once the Prophet (upon whom be peace and greeting) went to his daughter Fatema who was then turning round a grinding mill. He had then in his person a cloth made of camel's hairs. The Prophet (upon whom be peace and greeting) saw this condition of Fatema and began to weep and said: O Fatema, you are having this suffering to be blessed with everlasting happiness. At once the revelation came: Soon your Lord will give you such things as you will be pleased therewith. The Prophet said: My highest Lord informed me about my people the pious among them will see the amount o the grace of God and will become glad openly and weep secretly fearing His punishment. Their burden on the people is light but their burden on them is heavy. They put on old cloths and follow those who have renunciated the world. Their bodies are in this world, but their minds keep near the Throne.[5]

Once the Prophet (upon whom be peace and greeting) retuned from a long journey, went to Hazrat

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Fatema's house and found a screen of varied colours hanging at her door. Fatema was then wearing two pieces of bangles of silver. Seeing this, the Prophet (upon whom be peace and greeting) went away from that place without uttering a single word. Hazrat Abu Rafe' afterwards went to Fatema and found her weeping. She told Abu Rafe all details and the latter asked her: Has he returned only after seeing one screen and two bangles? Hazrat Fatema sent Bilal with those two things and asked the Prophet that she was willing to make gift of these two things and that he might give them to whomever he would like. He said: Sell these things and make the price a gift to the companions of Suffa. He sold the two bangles for 2 ½ dirhams and gifted it to them. Then the Prophet went to Fatema and said: By my father, you have done well.[6]

Hasan bin 'Ali (God be pleased with him):

A man approached the door of Imam Hasan's house and said, "O son of the Messenger! I have to pay a debt amounting to 400 dirhams." Hasan ordered to give him the amount and went back into his house with tears in his eyes. People asked the reason of his weeping who replied: Why did I not ask about his financial condition so that he would not have humiliated himself by begging 400 dirhams to repay his debt.

Husayn bin 'Ali (God be pleased with him):

Imam Husayn bin 'Ali was passing through a place where some boys were eating dried bread. They saw him and invited him with words "Eat with us." He ate some morsels of dried bread. Then he brought them his house: fed them delicious food, gave them beautiful dress to wear and said that these boys had favoured me.[8]

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Abu Bakr Siddiq (God be pleased with him):

Abu Bakr spent a lot on the welfare of Muslim community during the life of the Holy Prophet (upon whom be peace and greeting). He emancipated several Muslim slaves after having bought them. Having noticed this, his father Abu Quhafah said to Abu Bakr that if he were in his place he would have freed strong and well built men so that they could become his supporters and could stand by him at the time of need. Abu Bakr replied: "Dear father! I only seek God's pleasure through this."[9]

When Abū Bakr (God be pleased with him) became Caliph he fulfilled the promises made by the Prophet of Islam (upon whom be peace and greeting). Once money was received in the capital from Bahrayn. Jābir b. Abdullah approached Abu Bakr and told him: The Holy Prophet (upon whom be peace and greeting) has promised me to give from the wealth if received from Bahrayn. Abū Bakr gave him one thousand Dirhams to fulfill the promise of Prophet Muhammad (upon whom be peace and greeting).[10]

An old blind woman lived in the suburbs of Madinah. Abu Bakr (God be pleased with him) used to go to her cottage for her help.[11] Once a merchant came in Madinah for selling cloth. He bought the cloth officially and distributed it among the needy and the widow.[12]

The first Caliph Abu Bakr (God be pleased with him) devoted all his energies to the welfare of the people. He often went through the streets of Madinah at night to help the distressed and relieve the destitute. For several months after his election, he continued to maintain himself by his personal income as a merchant. But one day 'Umar, who saw him going to the market-place to sell his merchandise, persuaded him to accept 250 dirhams monthly from the public treasury as a remuneration for his public duties so that he might devote all his energy and attention to state functions. Later this sum was increased to

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500 dirhams a month (6,000 dirhams a year). Nevertheless, he regarded his salary as a debt and asked his daughter, Aishah (God be pleased with her), on his death-bed to sell his property and refund the money he had received from the Bayt al-Māl.[13]

Abu Bakr devoted public money to public good and well-being. In fact, he set up a strict standard of accounting for public money. After the sad demise of the Prophet of Islam (upon whom be peace and greeting) some tribes refused to pay Zakāt and some other were also reluctant for paying the obligatory tax to the Islamic state. Dr. Mohammad Akhter Saeed Siddiqi[14] has discussed the issue in a very lucid manner as follows:

It is also not surprising that some tribes would only have refused to pay *zakat*, even though they still claimed to be Muslims. However, it appears that these tribes did not in fact totally refuse to pay *zakat*, but instead as it appears from al-Tabari that some *zakat* collectors who were generally the members of the same tribes where they were deputed, had already collected the outstanding *zakat* payment of the year. Now the *zakat* fund was with them. Probably the real issue was related to the dispute of whether or not the supremacy of Medina should be accepted, that is whether the collection would be sent to the centre or at least, with regard to expenditure of the fund, the instruction from the centre should be followed. This assertion is also supported by a report of 'Amr b. Dinar (d. 126 A.H.). According to this report 'Umar b. al-Khattāb once said with much regret that he wished he had asked the Prophet (upon whom be peace and greeting) whether or not a war could be waged against those persons who refused to pay *zakāt*, arguing that they themselves would spend it on its definite heads. It is further mentioned in the same report that 'Umar, then, stated that Abū Bakr's view in this regard was in favour of war. Anyway the tribes either refused to pay *zakat* collectively or they just refused to hand over the

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fund to the government of Madina. Yet, in every respect this was really a challenge to the institution of *zakat*, through which a system of collection and distribution was organized under local and central control. It appears that the question of how the challenge should have been dealt with, was, at the beginning, a matter of dispute among the Companions in Medina, perhaps because the situation actually posed a legal problem. The problem was to determine whether or not a war can be waged against those who neither joined the claimants of prophethood nor openly declared themselves as apostates, but, instead, declared their belief in Islamic doctrines. However, they refused to pay *Zakat* or to hand it over to the centre. The reports confirm that there was a difference of opinion on this legal issue. San'ani related in his *al-Musannaf* that 'Umar asked Abu Bakr: "How can you wage war against these people when the Prophet has said that he, who believes in God and in my prophethood, should[3] be spared his blood and property?" It seems that 'Umar was not in favour of war against these people considering the situation at that time, for there was widespread revolt everywhere, while these were tribes who verbally claimed themselves as Muslims. Hence, even though they were only nominally under the fold of Islam. 'Umar's interpretation of this situation seems to have made him adopt the above mentioned view. Therefore he quoted the statement of the Prophet in this regard. However, another possibility might be that 'Umar in the presence of the Prophet's clear statement, as seems from his exact wordings, could not really find a legal justification for war against those people who in his view were still believers. Whatever the case may be yet, in the light of repeated Qur'anic injections "*aqimu al-salāt wā a tu al-zakāt*" and in the light of emphasis given by the Prophet on performing prayers and paying *zakat*, it is quite possible that some Companions might have regarded those who evaded the payment of *zakat* as non-Muslims. This

view if reported to be held by another prominent jurist of this time, 'Abd Allah b. Mas'ūd. In a report he declared the non-payers of *zakat* was a non-Muslim, and if a man performs his prayers but evades the *zakāt* which is due, his prayers would not have any value at all. It appears that Abū Bakr, as the ruling caliph, was also not ready to make any distinction between *salat* (prayer) and *zakāt* perhaps on the same basis of repeated mention of prayer and zakat together in the Qur'an. He regarded zakat as an obligatory duty which must be subscribed to by the people and spent by the government on its specific heads. This is the reason that the reply which was given to 'Umar by Abu Bakr was: "I will wage war against those who separate prayer from *zakat* and I will not condone them even if they exclude an animal which they used to pay to the Prophet."

Undoubtedly it was due to Abu Bakr's *ijtihad* followed by his swift, successful military action that the institution of *zakat* was saved during the period of crisis after the Prophet's death. Probably after observing the result 'Umar would have said as reported by San'ani: "God had opened Abu Bakr's heart for war, and now I have found that his view was quite right."

According to A. Aziz Abu Bakr's caliphate was free from all kinds of discrimination. The class-distance disappeared and class struggle ended. The public offices under Abu Bakr were thrown open to all and were filled with the most deserving of the candidates. Nor any distance or social barrier separated the caliph from the subjects.[15] Once some prominent citizens urged Abū Bakr to recognize precedence in the faith as ground for preference and pleaded that the more virtuous members of the community and the earliest generation of Muslims should be treated with some preference in the distribution of "Ghanimāt" (Spoils). As in every situation, the firmness of Abū Bakr, was conspicuous on this occasion also. "That is for Allah" he said: "He will grant the reward of piety to such as have

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excelled. in the world to come. These gifts are but an accident of the present life. The question of providing maintenance can be solved better by dividing them equally among all." He would suffer no prerogatives. gradations and divisions to assail the "equality" of the Believers. "A people dividing amongst them the whole revenues. spoils and conquests of the state. on the basis of an equal brotherhood". observes Muir. "is a spectacle without parallel in the world."[16]

An orientalists Von Kremer has described the simple and hard life of Abu Bakr and the state treasury during his caliphate. He observes:

"His own expenses the Caliph met out of the income of a small property which he owned. and when that was not enough he borrowed 6,000 Dirhams from the treasury. the refund of which he specially recommended on his death-bed to his family. The treasury was kept at *Sunh.* in the upper portion of Madina, where Abu Bakr resided in the beginning of his Caliphate. But when he removed to the town he brought the treasury along with him to his new quarters. After the subjugation of the insurgent tribes. considerable amounts came in. and Abu Bakr used to divide the money among groups of hundred men. He. moreover. purchased out of it camels. horses. military equipments and pieces of cloth for distribution among the poor. On his death the treasury was found empty. The weigher of gold. whose services he employed. stated that 200,000 Dirhams came in during his reign."[17]

Abu Bakr (God be pleased with him) was very careful about the state treasury. He never saved any money for his family and used to distribute the residue of his stipend. Rightly did Edward Gibbon say:

"He thought himself entitled to a stipend of 3 pieces of gold. with the sufficient maintenance of a single camel and a black slave: but on the Friday of each week. he distributed the residue of his own and the public money.

first to the most worthy and then to the most indigent of the Muslims. The remains of his wealth, a coarse garment and five pieces of gold, were delivered to his successor, who lamented with a modest sigh his own inability to equal such an admirable model."[18]

Dr. Weil has rightly observed:

"He used the treasures, which his generals sent to him out of the booty, for the purposes of the State and State alone. He himself remained as poor as before and continued for sometime even as Caliph to maintain himself by trade and farming until his companions persuaded him to devote himself entirely to Government. Then alone did he decide to accept a few thousand dirhams a year and a summer and winter suit. He was kind, simple and pious."[19]

Simon Ockley has describe the public treasury during the reign of Abu Bakr (God be please with him) as follows:

"He never saved any money in the public treasury, but every Friday night, distributed what there was among persons of merit: to the soldiers first. His chastity, temperance and neglect of the things of this life, were exemplary. He desired 'A'ishah to take an account of all that he had gotten since he was Caliph, and distributed it amongst the Musalmans, being resolved not be enriched by his preferment, only he took three Drachmae (a piece of gold in use among the Arabs at that time: the true value of which is now unknown) out of the public treasury, as a reward of his services. His whole inventory amounted to no more than five of those Drachmae: which when 'Umar heard, he said, that Abu Bakr had left his successor a hard pattern."[20]

Andre Servier acknowledged that Abu Bakr was a man of simple manners, who inspite of his unexpected elevation lived in poverty.[21]

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'Umar bin Khattab (God be pleased with him):

'Umar was kind and sympathetic to the poor and for them he passed many a sleepless night. He used to roam in the street at night to see the condition of his people and on many occasions he helped them with money and food. During the days of famine he carried sacks of corn on his own shoulder to distribute among the distressed people.[22]

He had a sense of personal responsibility for the welfare of his people and his accountability for it to God. As he himself said. "By Him who sent Muhammad with the Truth. if a single camel were to die of neglect on the banks of Euphrates. I should fear lest God should call the family of al-Khattāb (i.e. himself) to account for it." He said on another occasion: "God please. if I live another year. I shall visit my people in all provinces. staying for two months in Syria. then for another two months in Mesopotamia. then for two months in Egypt and then for two months in Bahyran. for two months in Kufa and finally for two months in Basra and by God I will spend the whole year for the well-being of my people: for I know that they have wants which are cut short before they reach my ears and the governors do not bring the wants of the people before me while the people do not reach me." Infact. his sense of responsibility weighed sometimes so heavy on him that he was heard exclaiming: "Oh that my mother had not borne me. I wish that I had been this blade of grass instead."[23]

During the reign of 'Umar plague broke out in Palestine and spread from Syria to Iraq. According to an assessment 25.000 Muslims died of this epidemic. Eminent companions like Abu 'Ubaidah b. al-Jarrah. Mu'adh b. Jabal. Yazid b. Abi Sufyan etc. fell victim to this disease. 'Umar wanted to visit Syria himself to have a first hand knowledge of people's suffering but stopped at Tabūk and returned back after consultation with companions. When

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the epidemic ended, he visited Syria to help the families devastated by plague.[24]

When a great famine spread in Hijāz in 639, the Caliph, with characteristic self-denial, refused any indulgence not shared by those around him. People from the desert rushed to the capital for food. 'Umar sent a message to his governors as follows:

"Do you like that we should die and you remain alive?"

Amr bin al-'Ās responded. "Rest assured! I am sending such caravan loaded with corn that its one end would reach you and the other would be with me." Abu 'Ubaidah b. al-Jarrāh set for Madinah himself with a caravan having 4,000 camels. Muawiyah b. Abu Sufyan sent 3,000 and Sa'd b. Abi Waqās 1,000 camels. Amr b. al-Ās dispatched 5000 blankets whereas Muawiyah sent 3,000 robes. On the other hand, 'Umar forbade the people of Madinah to cook the meal. The Islamic state was responsible for the preparation of repast. All including 'Umar himself used to eat at a same place. The number of people served meal by the state is told approximately, 10,000 and food was sent at the residences for about 50,000 patients, disables, old men, children and women.[25]

Once 'Umar and a Beduin were having meal in the dish containing bread and butter during the famine, the latter was galloping the bread from the side having more butter. 'Umar asked, "Have you never eaten bread?" He replied, "I have neither eaten butter or oil nor seen anyone eating since famine had spread."[26] 'Umar swore that he would taste neither meat nor butter, nor even milk, until the people had enough and to spare. He carried flour on his back to the houses of the needy and the distressed. Once when his servant obtained a skin filled with milk and another with butter at a very high price, he gave them in alms. "I shall not eat" he said, "that which costs so much. Thus I shall know the hardships my people suffer." Owing

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to his strict rations of coarse bread and olive oil, the Caliph, who was naturally red and fresh in countenance, became pale and lean during the days of the famine."[27]

In Usud al-Ghābah it has been related on the authority of an eye-witness: "On an intensely warm summer day I was sitting with Othman in Medina. At some distance we saw a man driving two camel-foals. The heat was terrific. We wondered who could venture out in such a burning sun, when the man, however, came nearer, to our surprise, we found it was Omar. Then stood up Othman and put out his head from the shady place, but he quickly drew it in again as the hot wind was oppressive to a degree. When Omar came in, Othman enquired the reason of his venturing out in that frightful heat. Omar answered: "The two camel-foals were sent in, in payment of taxes, and he wanted to drive them himself to the State pasturage so that they might not go astray."[28]

William Muir in his book "The Caliphate, its Rise, Decline and Fall" writes about the second Caliph as follows:

"He was tender hearted and numberless acts of kindness are recorded of him, such as relieving the wants of the widow and the fatherless. For example, journeying in Arabia during the famine he came upon a poor woman and her hungry weeping children seated round a fire, whereon was an empty pot. Umar hastened onto the next village, procured bread and meat, fired the pot, cooked an ample meat and left the little ones laughing."[29]

Once Lalah Lajpat Roy said "Another 'Umar is required in India."[30]

'Uthmān bin 'Affān (God be pleased with him):

'Uthman was the third caliph of Islam who was a successor of 'Umar. He was a kind-hearted and generous person. After migration to Madinah, he took a prominent part in serving the cause of the Muslims. He placed all his

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wealth at the disposal of the nation. Again, when the Prophet (upon whom be peace and greeting) expressed a wish to purchase an adjoining piece of land for the extension of his mosque, 'Uthman fulfilled his wish too. During the Tabuk campaign, when the Muslims were facing some difficulties due to want of money he contributed ten thousand dinars in cash and one thousand camels.[31]

In Madinah there was a single well of sweet water called Bir Rumah. Its owner was a Jew who was earning a lot by selling its water. The Holy Prophet (upon whom be peace and greeting) urged the wealthy Muslims for its purchase by declaring "Who would dedicate the well to the Muslims after buying it. Allah will grant a well better than it in Paradise." 'Uthman wanted to purchase it but its owner agreed to sell its half. So half well was bought in 12,000 dirhams on the condition that one day would be specified for 'Uthman and the other for the Jew. On 'Uthman's turn people fetched water for two days' use. When the Jew felt that the well was not benefiting he agreed to sell the other half. 'Uthman bought it in 8,000 dirhams and endowed it for the Muslims.[32]

Ali bin Abi Talib (God be pleased with him):

'Ali was the model of simplicity and self-denial. From cradle to the grave he led the simple life of a poor man. He had no servant nor maid-servant in his house, his wife Fatimah (God be pleased with her) would grind corn with her own hands. To earn his living he did every kind of work and labour. Purity of motives and selflessness were the keynote of his life. Monarch of a vast empire, he led the life of a hermit and he never cast a glance at the worldly riches which came in heaps only to kiss his shoes. He lived in a cottage like the other Khalifahs and wore rough coarse clothes and took pride in doing household work with his own hands.[33]

Popular Islamic literature is replete with stories elucidating the special, saintly aspects of ʿAlī's nature, especially his generosity. One of the most cherished narratives associated with him is the episode of the three loaves. Several versions of the story are recorded. One popular tradition records that Ḥasan and Ḥusayn had fallen ill, and ʿAlī, Fāṭimah, and their servant decided to fast for three days. On the first day, at the time of breaking the fast, a beggar came to their door, and they gave away their bread. On the eve of the following two fast days as well their meager fare was given over to others who came to their door. According to some commentators, this generous gesture is commemorated in surah 76 of the Qurʾān, which begins with the words *Hal atā* ("Did he come?"). In Persian poetry, *hal atā* is frequently used as a noun to refer to ʿAlī.

In didactic poetry and in panegyrics, ʿAlī is presented as *Ṣāḥib-i hal atā* ("master of *hal atā*"), and his generous gesture is celebrated as the embodiment of the constant Qurʾānic enjoiner toward the virtues of generosity and charity. ʿAṭṭār, for example, applauds ʿAlī thus:

> With the trust of his lance he conquered this world;
> the story of the three loaves passed into the other world.
> In the mysteries of giving, he had total sincerity;
> and seventeen verses of the Qurʾān are especially for the three loaves. Those three loaves were like the discs of the moon and sun and the two worlds are seated at his table for all eternity.[34]

Ruler-patrons were praised by reference to the attributes of the Prophet and ʿAlī. For instance, Khāqānī wrote of Muwaffaq al-Dīn ʿAbd al-Ghaffār: "You have sun-like heart and Jupiter-like asceticism; your temperament is like Aḥmad and your generosity like Ḥaydar."[35]

Abū ʿUbayd has related the following tradition:

> ʿAlī entered the public treasury (*bayt al-māl*). Considering a meager thing he remarked: "I shall not leave

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even a single dirham here till evening." Then he ordered a man from Banu Asad clan to distribute everything and he completed distribution on till evening.[36]

Abu 'Ubayd has transmitted on the authority of Abu Hakim that 'Ali granted gifts three a year. He received some wealth from Isfahan same year. He said: "O people! Come from the fourth gift tomorrow. It is not right of mine to accumulate your wealth." So he distributed even ropes (to tie animals).[37]

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CHAPTER 11

BEGGING IN THE LIGHT OF THE QUR'AN AND HADITH

Begging has become a profession these days. Beggars are amassing wealth through what they get as charity from other people. Pauperism has been abolished by law in many advanced and civilized countries but the Muslim World is lagging behind in eradicating begging. This social evil is increasing day by day in our country[1] because it is thought as an easy way of earning. In this chapter the issue has been discussed in the light of the teachings of Holy Qur'ān and Hadith.

Regarding two classes of the needy people, the Holy Qur'an has underlined:

وَفِيٓ أَمۡوَٰلِهِمۡ حَقّٞ لِّلسَّآئِلِ وَٱلۡمَحۡرُومِ

"And in their wealth and possessions (was remembered) the right of the (needy) him who asked, and him who (for some reason) was prevented (from asking).

(al-Dhariyāt 51:19)

The same commandment is repeated at another place:

وَٱلَّذِينَ فِيٓ أَمۡوَٰلِهِمۡ حَقّٞ مَّعۡلُومٞ ۝ لِّلسَّآئِلِ وَٱلۡمَحۡرُومِ ۝

And those in whose wealth is a recognized right for the (needy) who asks and him who is prevented (for some reason for asking).

(al-Ma'arij 70:25-26)

The word *mahrūm* is understood by some to mean a poor man who does not beg, and by others, one who has not the facility of speech, like the dog and the cat.[2] *Sa'il* is such person who ask for help or the beggar.[3]

'Abdullah Yūsuf 'Ali, a famous translator and commentator of the Holy Qur'an writes:

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"True charity remembers not only those in need who ask, but also those who are prevented by some reason from asking. The man of true charity seeks out the latter. There may be various reasons which prevent a man from asking for help:

1) he may be ashamed to ask, or his sense of honour may prevent him from asking;
2) he may be so engrossed in some great ideal that he may not think of asking;
3) he may even not know what he is in need, especially when we think of wealth and possessions in a spiritual sense, as including spiritual gifts and talents;
4) he may not know that you possess the things that can supply his needs; and
5) he may be a dumb and helpless creature, whether a human being or a dumb animal, or any creature within your ken or power."[4]

The commentator has further elucidated the topic as follows:

"True charity consists in finding out those in real need, whether they ask or not. Most frequently those who ask are idle men who insolently wish to live upon others. But all cases of those who ask should be duly investigated, in case a little timely help may set the erring on the way. But the man with wealth or talent or opportunity has the further responsibility of searching those in need of his assistance, in order to show that he holds all gifts in trust for the service of his fellow-creatures."[5]

However, it can be concluded from the above discussion that following are the beneficiaries of charity:

a. beggars or those who ask for help.

b. destitutes who do not ask for help.

In the Holy Qur'an Almighty Allah said:

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فأما اليتيم فلا تقهر ○ وأما السائل فلا تنهر

"So, treat not the orphan with harshness, nor repulse the petitioner (unheard)."

(al-Duhā 93:9-10)

Here again Allah has directed that if anyone begs for charity, he or she should not be repulsed. 'Abdullah Yusuf 'Ali writes that there are the people who come with petitions, - who have to ask for something. They may be genuine beggars asking for financial help, or ignorant asking for knowledge, or timid people asking for some lead or encouragement. The common attitude is to scorn them or repulse them. The scorn may be shown even when alms or assistance is given to them. Such an attitude is wrong." However, it would not be against the teachings of Islam if somebody gives alms to a genuine needy person. Similarly, in extreme poverty and under pressing need, a person may request other believers for his help but he should not become a professional beggar.

It is better for rich people that they should search such persons who need their financial support. However, Islam does not encourage begging; rather it emphasizes upon earning by hard work. Those who are physically and mentally fit should earn their livelihood. Some of the Prophetic Traditions have been quoted below:

Once upon a time, two men came to the Prophet (upon whom be peace and greeting) and demanded some money from Zakāh. The Holy Prophet (upon whom be peace and greeting) is reported to have said:

The person having wealth, strength and ability to earn is not deserving (of Zakāh)."

Both Imām Bukhāri and Imām Muslim have transmitted that the Messenger of Allāh (upon whom be peace and greeting) said:

"When a man is always begging from people the result will be that he will come on the Day of Resurrection with no flesh on his face."[8]

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Imām Muslim has transmitted on the authority of Abū Hurairah (God be pleased with him) that the Messenger of Allah (upon whom be peace and greeting) said:

"He who begs from the property of others to increase his own is asking only for live coals, so let him ask little or more."[9]

The Holy Prophet (upon whom be peace and greeting) has said:

"It is better for one of you to take a rope, bring a load of firewood on his back and sell it, Allah thereby preserving his self-respect, than that he should beg from people whether they give him anything or refuse him."[10]

The Messenger of Allah (upon whom be peace and greeting) said:

"Begging is allowable only to one of the three classes: a man who has become guarantor for a payment, to whom begging is allowed till he gets it, after which he must stop begging; a man whose property has been destroyed by a calamity which has smitten him, to whom begging is allowed till he gets what will support life (or he said, what will provide a reasonable subsistence); and a man who has been smitten by poverty, the genuineness of which has been confirmed by three intelligent members of his people, to whom begging is allowed till he gets what will support life (or he said, what will provide a reasonable subsistence). Any other reason for begging is forbidden and one who engages in such consumes it as a thing which is forbidden."[11]

The Blessed Prophet (upon whom be peace and greeting) said:

"Acts of begging are lacerations with which a man disfigures his face, so he who wishes may preserve his self-respect and he who wishes may do otherwise; but this does not apply to one who ask from a ruler, or in a situation which makes it necessary."[12]

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Thūban (God be pleased with him) has transmitted that the Prophet of Allah (upon whom be peace and greeting) said:

"One who asks without need its effect would manifest from his face on the Day of Judgment."[13]

Ibn 'Umar reported that the Holy Prophet (upon whom be peace and greeting) said while he was on the pulpit speaking about charity and refraining from begging: The upper hand is better than the lower, and the upper hand is that which gives and the lower is that which begs.[14]

Islam permits us to accept donation, if a person is needy. 'Abdullah bin 'Umar said that he heard his father 'Umar b. Khaṭṭab (God be pleased with him) saying: The Messenger of Allah (upon whom be peace and greeting) used to give me donation, and I said: Give it to one who is proper than me. Once he gave me wealth but I said: Give it to one who needs it more than me. Upon this the Messenger of Allah (upon whom be peace and greeting) said: Take out of this wealth which comes to you without being avaricious and without begging, but in other circumstances do not let your heart hanker after it.[15]

The Messenger of Allāh (upon whom be peace and greeting) said:

"He who refrains from begging, making efforts for family members and being kind to the neighbour searches livelihood lawfully and will meet Allāh with such a face which will be bright like full moon."[16]

One day the Prophet (upon whom be peace and greeting) was seated in the mosque of Madīnah with companions, when a stout and strong young man was going to his shop, running by the mosque. The companions said: Alas for this young man! Had his body and health run in the way of God! The Prophet then said: Do not say like this. If this young man runs with the object of not depending on others and refraining from begging, he is in the way of God. If he makes efforts for livelihood of his

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weak parents or weak children he is in the way of God. If he tries to show his health out of pride, he is in the way of the devil.[17]

As person who begs is not satisfied at all, therefore, the Messenger of Allāh (upon whom be peace and greeting) is reported to have said: "I am the treasurer. That whom I give out of (my own) sweet will, he would be blessed in that, but he whom I give (yielding to his constant) begging and for his covetousness is like one who would eat, but would not be satisfied."[18]

When the Holy Prophet (upon whom be peace and greeting) was asked: who is the poor. He said: He who does not get enough to satisfy him, and he is not considered so (as to elicit the attention of the benevolent people), so that charity may be given to him, and he does not beg anything from people.[19]

Here we have been told about the people who may be regarded as the true recipients of charity. The professional beggars are not *miskin*, but those self-respecting poor men who exert their utmost to find an honest living and stand on their own feet, but they do not get means enough to do so. Moreover they were to preserve their dignity and do not like to disclose their poverty to the people. Such persons deserve charity.[20]

However, if a needy person is given something without his begging, he should accept it. The Holy Prophet (upon whom be peace and greeting) has said: When you are given anything without your begging for it, (then accept it), eat from it and give it as charity.[21]

Begging increases poverty, that is why the Holy Prophet (upon whom be peace and greeting) has further said:

"One who adopts the way of begging, Allāh opens for him the door of poverty."[22]

"If the people know the evil of begging, they dare not to go to any other's door (for it)."[23]

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Malik Al-Ashja'i reported: We, nine, eight or seven men, were in the company of the Messenger of Allah (upon whom be peace and greeting) and he said: Why don't you pledge allegiance to the Messenger of Allah? while we had recently pledged allegiance. So we said: Messenger of Allah, we have already pledged allegiance to you. He again said: Why don't you pledge allegiance to the Messenger of Allah? And we sad: Messenger of Allah, we have already pledged allegiance to you. He again said: Why don't you pledge allegiance to the Messenger of Allah? We stretched our hands and said: Messenger of Allah, we have already pledged allegiance to you. Now tell us (on what things) should we pledge allegiance to you. He said: (You must pledge allegiance) that you would worship Allāh only and would not associate with Him anything, (and observe) five prayers, and obey (and he said one thing in an undertone) that you would not beg people of anything. (And as a consequence of that) I saw that some of these people did not ask anyone to pick up the whip for them if it fell down.[24]

Imam Malik, Abū Dawūd and Nasa'i has transmitted the following Hadith:

'Ata b. Yasar from a man of Banu Asad reported that the Messenger of Allah (upon whom be peace and greeting) said: Whose begs of you while he has got 40 dirhams or their equivalent, he begs importunately.[25]

Imam Abū Dawud has transmitted on the authority of Ibn al-Ferāsi that the Messenger of Allah (upon whom be peace and greeting) said: Shall I beg, O Messenger of Allah? "No" the Holy Prophet (upon whom be peace and greeting) said: "if you are compelled to do it, beg of the pious."[26]

Imam Ahmad has transmitted on the authority of Abū Dharr that the Messenger of Allah prayed for my blessing while he made a condition with me - you shall not beg anything of men: ('Yes' said I) nor your staff if it

has fallen down from you. till you come down to it and take it."[27]

'Ali reported that he heard of a man begging of men on 'Arafat day. He asked:

"Are you in this place begging of anybody else other than Allah? Then he gave him a beating with a stick."[28]

There is a well known supplication of Imam Ahmad b. Hanbal in which he said: "O Allah, just as Thou hast saved me from prostration to anyone besides Thee, save my face from begging one besides thee."[29]

The Holy Prophet (upon whom be peace and greeting) used to pray:

"O God! Give me provision necessary for maintenance of Muhammad's family."[30]

Imam Ghazali[31] considers the following three duties of the poor in poverty:

1. The hidden duty is not to dissatisfied with the action of God. The disaster of poverty cannot be disliked as it is the work of God.
2. The second duty of the poor during poverty is to abstain from begging and not to express sorrows for poverty to anyone.
3. The third duty of the poor during poverty is not to submit to the rich for their riches.

Maulana Fazul Karim[32] has summaried the concept of begging in the light of the Islamic teachings as follows:

Islam Solved Begging Problem:

Begging is a nuisance for prevention of which the modern civilized societies are trying to promulgate enactments. Many puzzle their heads by divising ways and means as to how to prevent it without jeopardizing the cause of the poor and shutting up the possible doors of earnings for the deserving beggars. The sound policy in this matter which has baffled the most fertile brains of the

world was promulgated by the Holy Prophet of Islam (upon whom be peace and greeting). He did not leave the poor from scathing condemnation and threatening with eternal Hell. He made it unlawful except in case of deserving persons. At the same time he left instructions to the rich not to return a beggar. The mutual duties and obligations of the beggars and those begged have been laid down for peaceful progress of the society. The Prophet (upon whom be peace and greeting) not only delivered theoretical advices, but also framed definite rules, so that there might be no poverty in Islam and no poor man to beg from door to door. These are the rules of Charity, Zakat Fitr at the time of 'Id festivals, and the duties towards the neighbours and the needy relatives. The greatest merit, as the Holy Prophet (upon whom be peace and greeting) said, is in alms towards near relatives who are in want and distress. This sound policy consists in the fact that if the poor relatives of a particular family and village are maintained by that family and village men as instructed by the Holy Prophet (upon whom be peace and greeting) by Zakat and other charities, there will be no poor to beg from door to door in towns and villages. Thus the supposed naisance may conveniently be abolished.

Begging Lawful and Unlawful:

As a general rule, begging is unlawful in Islam for the following reasons:

1) By begging, a man loses reliance upon Allah and complains indirectly against Allah's gifts which are so interwoven in his very person and all around the universe. Instead of turning to Allah for assistance and help, he turns towards men. Therefore, the Quran says: And He will give him provision from whence he thinks not: and whoever trusts in Allah, He is sufficient for him. (65:3)

2) By begging, the beggar lowers himself before his fellow creatures and brings himself in contemptible estimation of the people. A believer, however, should not lower himself except to Allah.
3) By begging, the beggar gives uneasy trouble to one begged. The latter feels annoyance and is put between two horns of a dilemma — to pay or not to pay. If alms are paid, there is loss in property; and if not paid, there is loss in fame and fear of Allah. Thus unnecessary trouble is given to a Muslim to whom the beggar comes for alms.

Cases of Lawful Begging:

It is however lawful for one who is compelled by necessity to beg. In the following cases, begging is lawful.

1) A surety may beg for satisfaction of the debt of his principal for which he stood surety, no matter whether he is rich or poor. The cause is that he was a peace maker and in order to put an end to disputes and litigations between two contending parties, he stood surety for one of them.
2) A man whose everything has been accidentally destroyed by Vismajor or acts of God, such as flood, earthquake, erosion of river, famine etc. can beg.
3) A man who is in dire necessity of food, abode and clothing can also beg. If a rich man falls in distress or hunger where nothing is available, it is lawful for him to beg. Similarly a poor man having no sufficient means can lawfully beg.

Extent of Means which Makes Begging Lawful:

No hard and fast rules have been laid down for this as necessities vary in different individuals. A man seriously ill and requiring immediate medical relief may lawfully beg for a motor-car to take him immediately to a hospital. Generally it varies from possession of nothing to that of 40

or 50 dinars. The Holy Prophet said that a man having one day's meal or one day and one night's meals cannot beg. At another time, he said that a man having 50 dinars cannot lawfully beg. Imam Abū Hanifa accepts the former as the correct version. At any rate, it is difficult to ascertain the exact boundary line of means which prevents a man from begging. It varies from one day and one night's food to possession of 50 dinars. Question arises here whether food or dinar is for one single self or for his whole family.

It is unlawful to beg with the intention of increasing wealth and begging is also unlawful for a stout and strong man able to earn. The Holy Prophet (upon whom be peace and greeting) once sent a man to a forest with a axe to gather wood and sell it for livelihood rather than begging. He thus raised the dignity of labour for a capable man and said: The upper hand is better than the lower (upper hand meaning charitable man and lower beggar). Some, however, hold the opinion that an able-bodied man with want can beg by observing the following three conditions:

1) without bringing humiliation upon himself.
2) without excessive begging and
3) without inflicting trouble to one who is begged of.

Begging in public places and mosques is *Makrūh*. Men who come with songs by beating drums or by taking dress of females and men feigning to be pious cannot lawfully beg.

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CHAPTER 12

POVERTY ALLEVIATION IN THE LIGHT OF THE HOLY QUR'AN AND HADITH

Some Muslim scholars and *Sufis* have praised poverty to great extent. They have praised indigence and preferred to live a miserable life so that they could enjoy the luxuries of paradise in the life hereafter. Islam has not preached such life at all. Muslim scholars including mystics belonging to Suhrawardi order like Bahauddin Zakariya of Multan never hated worldly goods and riches. Among the orthodox 'Ulama' ibn Taimiyyah does not praise poverty .In his view, a man should seek prosperity and independence, since these are necessary for the fulfillment of a number of obligations and religious duties. If an obligation can not be met without certain means, then acquiring these means also becomes an obligation..."

Instead of praising poverty, Islam has endeavored to eradicate it from an Islamic society. According to the Holy Qur'an, wealth is a test for a man in the life of this world. It has been elucidated in the revelation as follows:

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنفُسِ وَالثَّمَرَاتِ

"Be sure We shall test you with something of fear and hunger, some loss in goods or lives or the fruits."

(al-Baqarah 2:155)

The Holy Prophet (the blessing and peace of Allah be upon him) is reported to have said: "Poverty is almost like unbelief in God"[2]

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Government Responsibilities for Eradication of Poverty:

According to Islamic teachings, it is basically the duty of a citizen to earn his livelihood to meet his needs and those of his family. However, if he is unable to do so or his earnings are insufficient to meet his basic needs, it is ultimately the state's responsibility to ensure his basic needs.

It is only befitting of the Quranic designation of mercy (*rahmah*), being the purpose of the prophetic mission, and of all alleviation of hardship (*raf' al-haraj*), being the purpose of the shariah, that the Islamic state should strive towards their realization. Islam proposes a welfare state which is evident from the overall stress that the Qur'an and *Sunnah* has laid on helping the helpless, the needy and the poor. It is one of the basic responsibilities of the state to establish *Zakāh* system for the welfare of the deprived citizens. The Holy Qur'an has underlined in this regard:

"Those who, if We give them authority in the earth,

الَّذِينَ إِن مَّكَّنَّاهُمْ فِي الْأَرْضِ أَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ وَأَمَرُوا بِالْمَعْرُوفِ

وَنَهَوْا عَنِ الْمُنكَرِ

will establish prayer (*Salāh*) and give regular charity (*Zakah*), and enjoin the right and forbid the wrong"

(al-Hajj 22:41)

The Holy Prophet (upon whom be peace and greeting) has set wonderful examples. It is reported that his daughter, Fatimah (May Allah be pleasured with her) asked him if she could be provided a servant for domestic chores. The Prophet did not accede to her request and said:

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"By Allah, I shall not grant this while the *Ahl al-Suffah* suffer from hunger and I do not find enough to feed them"[3]

The Holy Prophet (peace be upon him) is reported to have said:

"He who leaves behind him dependents, they are our responsibility"[4]

"The ruler is the supporter of the one who has no supporter"[5]

According to another Hadith the Imam (head of an Islamic state) would be held answerable for his subjects on the Day of Judgment:[6]

Islam envisages a welfare state as is evident from the following Hadith:

"If Allah has made someone an administrator over the affairs of the Muslims and he remains indifferent to their needs and their poverty, Allah will likewise be indifferent to his needs and poverty."[7]

These sayings of the Holy Prophet (Peace be upon him) throw light upon the responsibilities of an Islamic state. Some scholars have advised rulers of muslim state to fulfill their responsibilities regarding the welfare of the subjects.

According to Ibn Taimiyyah the 'eradication of poverty' is an obligation of the state'.[8]

Islamic Strategies for Poverty Reduction:

Islamic teachings provide the solution of the problem of poverty. The following steps would be helpful in poverty reduction:

1. Encouragement of Productive Effort:

Islam has encouraged the productive efforts and strongly disapproved asceticism. The Messenger of Allāh

(upon whom be peace and greeting) is reported to have said:

"There is no asceticism in Islam"

As a matter of fact, productive effort is encouraged to the point of its being a moral obligation, and the fruit of productive effort is regarded as a blessing from Almighty Allah. The Holy Qur'an has elucidated the reason of alternation of the day and the night in the following verses:

وَجَعَلْنَا نَوْمَكُمْ سُبَاتًا ۝ وَجَعَلْنَا اللَّيْلَ لِبَاسًا ۝ وَجَعَلْنَا النَّهَارَ مَعَاشًا

"And We made your sleep for rest, and made the night as a covering, and made the day as the means of subsistence"

(Naba 78:9-11)

At another place Almighty Allāh says:

قُلْ إِنَّ رَبِّي يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ مِنْ عِبَادِهِ

"Say: verily my Lord enlarges and restricts to such of His servants as He pleases."

(Sabā 34:39)

In another verse fighting in the way of Allah has been mentioned along with seeking sustenance:

وَآخَرُونَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِنْ فَضْلِ اللَّهِ وَآخَرُونَ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ

"He knows that there may be (some) among you in ill-health; others travelling through the land, seeking of Allah's bounty; yet others fighting in Allah's cause"

(Muzzammil 73:20)

The jurists have pointed out that the verses such as these are meant to convey the man the fact of God's Omnipotence and can in no way be treated as sanctioning a passive attitude towards earning one's living. Similarly, the verses which point to the fragility and transient nature of worldly wealth are meant to wean man away from an

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exclusive concern for amassing wealth to the neglect of his moral responsibilities rather than dampen man's honest endeavour to improve his material well being.[10]

Our Blessed Prophet (upon whom be peace and blessing) has also laid emphasis upon earning by one's own hands. There are a number of his sayings in this regard, some of which are quoted here:

"If God provides anyone with an opportunity to earn a livelihood, let him not leave it unexploited until it is exhausted or become disagreeable to him"[11]

"A man has not earned better income than that which is from his own labour"[12]

"The hand that spends is better than the hand that begs."[13]

It is evident from the above-mentioned traditions that Islam has laid great stress upon the muslims to earn their livelihood with their hands by honest means.

2. Poverty Elimination through *Zakat* and *Infaq*:

Zakah is one of the five pillars of Islam. The word '*Zakāh*' means purity and cleanliness. In Islam, it is that portion of a Muslim's wealth that is given to the poor and the needy annually. In the Holy Qur'an, *Zakāh* has been mentioned alongside obligatory prayer (*Salāh*). For example, in Surah al-Baqarah it has been commanded by the Almighty Allah:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ

"And be steadfast in prayer and practise regular charity"
(al-Baqarah 2:43)

Infāq fi Sabil Allāh (spending in the way of Allah) is the phrase frequently used in the Qur'an to donate Zakāh and other acts of charity (*Sadaqat*). The Holy Qurān has underlined:

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لَن تَنَالُوا الْبِرَّ حَتَّى تُنفِقُوا مِمَّا تُحِبُّونَ

"Never shall you attain true piety unless you spend (in the way of Allah) out of what you love"

(Āle-'Imrān 3:92)

وَيَسْأَلُونَكَ مَاذَا يُنفِقُونَ قُلِ الْعَفْوَ

"They ask you what they should spend, say: Whatever you can spare"

(al-Baqarah 2:219)

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِم بِهَا

"(O My Apostle) of their goods take alms so that you may cleanse them and purify them by this means."

(Taubah 9:103)

The main purpose of *Zakāh* is to alleviate poverty from society. The Holy prophet (peace be upon him) said to Mu'adh bin Jabal (God be pleased with him) when he was sent to Yeman: "Tell them that Allah has decreed upon them alms on their wealth, to be taken from their rich and to be given to their poor"[14]

The experience of early Muslims proved that when *Zakah* was rightly collected and distributed to its truly deserving recipients, it led to effective elimination of Poverty in those societies 'Umar bin Khattab' (God be pleased with him): the second rightly-guided caliph admonished his governor of Yemen in such words: "I have not sent you as a tax-collector; but to take from their rich and give it back to their poor."[15]

The governor answered him, "I would not have sent you anything had I found somebody to take it from me" In the second year, he sent half of the *Zakah* and in the third

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year he sent all of the *Zakah* of Yeman to the capital because he found nobody in need.[16]

Today if the collection and distribution of *Zakah* is carried out properly, we can alleviate poverty from our country.

3. Equitable Distribution of Wealth among Heirs:

The Holy Qur'an has delineated the inheritance laws that distribute the assets of the deceased among his her heirs according to their needs. No body is deprived of his right. Everyone gets his right in a just manner. The Quranic inheritance laws ensure circulation of wealth and prohibit anybody to devour all the property left behind by the deceased. In the Holy Qur'an, the basis of distribution have been underlined in the following verses:

"Allah directs you as regards your children's inheritance: to the male, a portion equal to that of two females: if only daughters two or more, their share is two-third of the inheritance: if only one, her share is half. For parents, a sixth share of inheritance to each, if deceased left children: if no children, and the parents are the (only) heirs, the mother has a third, if the deceased left brothers, the mother has a sixth. (The distribution in all cases is) after the payment of legacies and debts. Ye Know not whether your parents or your children are nearer to you in benefit. These are settled portions ordained by Allah: and Allah is All-knowing, All- wise. In what your wives leave, your share is half, if they have no child: but if they have a child, ye get a fourth after payment of legacies and debts. In what you leave, their share in fourth, if you have no child, they get an eighth: after payment of legacies and debts. If the man or woman whose inheritance is in question, has left neither ascendants, or descendants, but has left a brother or a sister,

each one of the two gets a sixth. but if more than two, they share in a third after payment of legacies and debts so that no loss is caused (to any one). Thus is it ordained by Allah: and Allah is All-knowing, most Forbearing"

(al-Nisa' 4:11-12)

While commenting upon the above-mentioned verses Abdullah Yusuf Ali[17] has deduced the following broad principles:

1) The power of testamentary disposition extends over only one-third of the property, the remaining two-third are distributed among heirs as laid down.
2) All distribution takes place after the legacies and debts (including funeral expenses) have first been paid.
3) Legacies cannot be left to any of the heirs included in the scheme of distribution or it will amount to upsetting the shares and undue preference of one heir to another.
4) Generally, but not always, the male takes a share double that of a female in his own category.

4. No Discrimination on the basis of Profession:

The Holy Prophet (upon whom be peace) praised different professions which people opted to earn their livelihood through honest means. He urged his followers to work with their hands. Zubair bin al-Awwām (may Allāh pleased with him) has narrated that the Apostle of Allāh (upon whom be peace and greeting) said:

"It is better for anyone of you to take a rope (and cut) and bring a bundle of wood (from the forest) over his back and sell it and Allah will save his face (from the Hell-Fire) because of that, rather than to ask the people who may give him or not."[18]

Some *Hadith* pertaining to the professions of the Holy Prophet's time are quoted below:-

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a) Agriculture:

Anas bin Mālik (May Allah be pleased with him) narrated:

Allah's Apostle (the blessing and peace be upon him) said: "Anyone amongst the Muslims who plants a tree or sows seeds and then a bird, or a person or an animal eats from it, it would be a charitable gift for him."[19]

b) Trade:

Truthful and trustworthy trader would be with the Messenger," truthful and martyrs on the Day of Resurrection"[20]

c) Flock-Keeping:

"Allah did not send any prophet who did not shepherd sheep". His companions asked him "Did you do the same?" The prophet (May Allah's blessing be upon him) said: "Yes"[21]

d) Manual Labour:

The Prophet David (upon whom be greeting) used not to eat except from earnings of his manual labour[22]. Hakim has narrated on the authority of Abdullah bin Abbas:

"David used to make chain armour, Adam did farming. Noah was carpenter, Enoch a tailer and Moses a shepherd of goats."[23]

5. Regulation of Market:

There are two main reasons of poverty namely: low income and high cost of living. Poverty can be eliminated by increasing the income of citizens and controlling the prices of daily use. But the citizens of any country are unable to regulate the market: rather it is the responsibility of the state to control the prices or fix wages. Ibn

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Taimiyyah does not favour price control in normal conditions because people are, in principle, free to sell their goods at whatever rate they like: compulsion in this matter would be unjust, but when high prices are a deliberately provoked imperfection in the working of the market, protecting the consumer may be impossible without price fixing, and the state must do it. However, price fixing must not be arbitrary; it must instead be decided through consultation, negotiation and discussion with the representatives of producers and consumers: Price determined in this way will be more acceptable for all, and the harmful effects of price fixing avoided.[24]

Wage fixing may become necessary as part of the state's responsibility for resolving employer-employee dispute which generally relate to wages. Ibn Taimiyyah regards labor as service carrying a market price, and therefore treats wage fixing analogously to price fixing.....Wage levels in principle must be left to market forces, i.e. supply and demand and mutual understanding. However, when people are in need of certain services and goods but the owners of these goods and services refuse to supply them or they demand a higher wage than the just one, wages must be fixed by the state. Wage fixing is necessary to resolve industrial dispute and to safeguard the interests of both employers and employees.[25]

6. Education and Technical Skills:

One of the reasons of poverty among the Muslims is low literacy rate and less attention towards technical education. Though our religion has laid great stress upon acquisition of Knowledge. The initial command given to the Prophet (Peace be upon him) in his very first revelation was *'Iqrā'* (read).[26] He was directed to seek knowledge and to pray for its advancement "Say" O Lord! advance me in

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Knowledge"[27] The Holy Qur'an has raised the rank of a learned man over an ignorant: "Allah will raise up to (suitable) ranks those of you who believe and who have been granted Knowledge[28]. The Holy Prophet (upon whom be peace and greeting) is reported to have said:

"It is an obligation for every Muslim to seek Knowledge"[29] "There are only two persons that one is permitted to envy: the one to whom Allah has given riches and who has the courage to spend his means for the cause of truth: the one to whom Allah has given wisdom and who applies it for the benefit of mankind and share it with his fellows."[30]

"The word of wisdom is the last property of the believer, so wherever he finds it he has a better right to it."[31]

It can be deduced from this Hadith that a Muslim student can learn any skill from a non-Muslim expert or he can acquire knowledge from any scholar whether he is Muslim or belongs to any other religion. It is further supported by the fact that the Holy Prophet (upon whom be peace and greeting) released some prisoners of Badr on the condition that they would educate the children of Madinah.[32]

The Holy Prophet (Peace be upon him) also paid attention towards the education of women. In this regard he has even guided about the education of female slaves as he is reported to have said:

"Among these double rewarded by Allah is the man who possessing a female slave, raises her and gave her a good education."[33]

According to another tradition the Holy Prophet (Peace be upon him) said:

"Acquire Knowledge because he who acquires it in the way of the Lord performs an act of piety: who speaks of

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it. praises the Lord: who seeks it. adores God: who dispenses instruction in it. bestows alms and who imparts it to be its fitting objects. performs an act of devotion to God. Knowledge enables its possessor to distinguish what is forbidden from what is not: it lights the way to Heaven: it is our friend in the desert. our society in solitude. our companion when bereft of friends: it guides us to happiness: it sustains us in misery: it is our ornament in the company of friends: it serves as an armour against our enemies. With knowledge the servant of God rises to the heights of goodness and to a noble position. associates with sovereigns in this world. and attains to the perfection of happiness in the next."[34]

It is clear that the acquisition of knowledge is declared as a sacred duty of each individual in an Islamic society. Therefore, an Islamic state must stimulate intellectual growth. The acquisition of scientific and technological knowledge has been considered to be the hallmark of Islamic philosophy and must be given top priority through conscious effort of an Islamic state.

7. Balance Between Population and Resource:

Pakistan is the 9th most populous country in the world. Its population is growing at the rate of 1.9 per cent. The same land with almost the same resources is unable to provide sustenance to about 160 million people. Its unprecedented increase in the population is aggravating the problem of poverty. Unemployment is increasing day by day. Public institutions cannot accommodate all the children. The gigantic increase in population is undermining our efforts to raise the standard of living of our citizens. It is evident that larger population is becoming a great obstacle in our progress. This situation demands that

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we should control our population growth without violating the teachings of Qur'an and Sunnah.

Our orthodox scholars are not supporting family planning programme whole-heartedly. Though our religion does not forbid from practicing reversible techniques of birth control. However, sterilization of any spouse is not permitted in Islam. The companions used to practice *'azl* (coitus interruptus) during the lifetime of the Holy Prophet (Peace be upon him) who did not forbid them. A number of *Ahadith* are quoted in support of *azl*. So that the married couples can plan the family. The opponents quote the following Quranic verse to prove family planning as an un Islamic practice:

وَلَا تَقْتُلُوٓا أَوْلَادَكُمْ خَشْيَةَ إِمْلَاقٍ نَّحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْ إِنَّ قَتْلَهُمْ كَانَ خِطْئًا كَبِيرًا

"Kill not your children for fear of want .We shall provide sustenance for them as well as for you. Verily the killing them is the great sin."

(Bani Isra'il 17:31)

Commenting on this verse Muhammad Asad writes: "Historically this may be a reference to the pre-Islamic Arabic custom of burying unwanted female children - though much rarer sacrifices of female children to some of their gods. Beyond this, however, the above prohibition has a timeless validity in as much as it is relates also to abortions undertaken "for fear of poverty" on purely economic grounds."[35]

The above-mentioned reasons do not include the use of contraceptive measures. So it is necessary to keep balance between population and resources of a country to save its population from poverty.

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8. Elimination of Exploitation:-

One of the purposes of the Prophethood described in Holy Qur'an is to eliminate exploitation of the weak by the rich[7]. Those having political and social power devoured the economic liberty of human beings. The Prophets were raised by the Almighty Allah to liberate the people from economic exploitation. It is a fact that Muhammad, the Prophet of Islām (Peace be upon him) left no stone unturned to liberate man economically. Today the situation is not very different from the age of ignorance. The poor are being exploited by the moneylenders, landlords and industrialists in different ways. Some Muslim scholars have written about the exploitative role of the interest (*Riba*). The Almighty Allah has forbidden usury in following words:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُم مُّؤْمِنِينَ

"O you who believe! Fear Allah, and give up what remains of your demand for usury, if you are indeed believers. If you do it not, take notice of war from Allah and his Apostle."

(al- Baqarah 2:277-78)

But we have to develop an economic system based on Islamic teachings before abolition of *Ribā* from our economy.

Similarly, landlords who are not cultivating their land themselves and are earning a lot either by leasing the land or cropping. The forefathers of these feudal lords have acquired thousands of acres land by supporting the British Government during colonial rule. If such lands which are not cultivated by their owners are distributed among poor cultivators, poverty can be reduced to great extent. The following Ahadith contain commandments of the Holy

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Prophet (may Allah's peace and blessing be upon him) in this regard.

"He who has land should cultivate it himself, but if he does not cultivate himself, then he should let his brother cultivate it."[37]

"He who has land should cultivate it, but if he does not find it possible to cultivate it, or find himself helpless to do so, he should lend it to his Muslim brother, but he should not accept rent for him"[38]

"He who brings a dead land under cultivation, he becomes its master"[39]

Caliph 'Umar (may Allah be pleased with him) took back the land allotted to Bilal (may Allāh be pleased with him) by the Holy Prophet (upon whom be peace and greeting) because he could not bring it under the plough.[40]

9. Mutual and Co-operative Insurance:

Insurance based on the principle of mutuality and co-operation is the natural, effective and most comprehensive solution to the multifarious insurance problems facing man in the modern environment within the acceptable Islamic law. The participants pay contributions and those who suffer loss benefit from the common fund. The policy-holders are themselves the insurers as well as the insurees in co-operation with other members of the society or company. All the members get together and organize the mutual or co-operative society or company for the benefit of its members.

This form of insurance is the alternative available to Muslims to replace modern commercial insurance. It is, in fact, the same old system which has been used by their ancestors to insure their ships and cargoes on the high seas for centuries. This is the only way to solve their insurance

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problems and to avoid the pitfall of gambling, uncertainty and probability.

It is argued that co-operative insurance cannot meet all our insurance needs because of its limited scope and means under the existing statutory laws. Also, in co-operative insurance, profit is divided between the policy-holders and it cannot be called a non-profit-making organization.

The social system of Islam will be fully operative, meeting the ordinary needs of the people, e.g. the unemployed, sick, old, widows, invalids, travellers in financial troubles, people in debt, etc. Many of the needs of the people will be fully met by the social security system and, if there are any other insurance requirements outside its scope, the mutual and co-operative insurance can adequately and effectively take care of them. Thus, in reality, much less reliance will be placed for insurance needs on co-operative insurance because it will be operating as a secondary source of insurance in the triangular system of insurance in the Islamic economy.[41]

Dr Muhammad Hamidullah has advoted social insurance in the light of the Charter of Madinah as follows:

> Among the Arabs at the commencement of Islam, the daily ailments were unknown, and medical care cost practically nothing; the average man built his house with his own hands, and did not pay even for the major part of the material. Thus it is easy to understand why one had then no need of insurance against sickness, fire, etc. On the contrary, insurances against captivity and against assassination were a real need. Already in the time of the Prophet, this point had received attention; and certain dispositions were made which had the elasticity of further development and adaptation to circumstances. Thus, in the Constitution of the City-State of Madinah of the first year

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of the Hijrah, this insurance is called *ma'aqil* and it worked in the following manner. If someone was made prisoner of war by an enemy, payment of ransom was needed for purchasing his liberation. Similarly, all bodily torts or culpable homicides required payment of damages or blood money. This often exceeded the means of the individual concerned, prisoner or criminal. The Prophet organized an insurance on the basis of mutuality: the members of a tribe could count on the central treasury of their tribe, to which everybody contributed according to his means: and if the treasury of the tribe proved inadequate, other related neighbouring tribes were under the obligation to render aid. A hierarchy was established for organizing the units into a complete whole. At Madinah, the tribes of the Ansarites were well known: the Prophet ordered the Meccan refugees there, who belonged originally to the various tribes of Mecca, or were Abyssinians, "or Arabs belonging to different regions, should all constitute a new "tribe" of their own, for purposes of the said social insurance."[12]

Dr. Muhammad Hamidullah considers that mutualistic type of insurance was prevalent even in the beginning of Islamic Republic of Madinah. In *Khutbat-e-Bahawalpur* he has elucidated his viewpoint as follow:

"The Prophet (peace be upon him) was confronted with two pressing problems in Madinah. First, if a person killed another person by accident, that is, not deliberately, he had to pay blood-money. This sum, prescribed by customary law, was so large that only a very few persons could afford to pay it by themselves. It was impossible for others to pay. The penalty was a hundred camels. The meat of one camel is enough to feed a hundred persons for a day. At this rate a hundred camels meant feeding a person for ten thousand days. This was the blood-money. The

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payment of such a large amount was not within the reach of the common man. The rich leader of the tribe alone could afford to pay it. But such incidents were a daily occurrence. A system of collective insurance was, therefore, devised. A killer alone was not to be considered responsible for the crime but the entire community was to share the responsibility and pay the blood-money.

The other requirement of the time which is irrelevant today was that a person taken prisoner by the enemy could buy his freedom. This also was expensive. A hundred camels was the price prescribed by customary law. It was not possible for a poor prisoner to secure release. He practically became a slave of his captor. An insurance company would come in handy in such a circumstance. The Prophet (peace be upon him) arranged to set up a unit in each tribe in Madinah. The insurance company paid the blood-money for murder or arrest in the event of the failure of the person concerned to do so. In case a unit was unable to meet the expense, it was asked to call upon a neighbouring unit to help. When all the units of a tribe were unable to meet the demand the centre helped. This system was established in Madinah and it was incorporated in the written constitution.[13]

Later in the time of the caliph 'Umar, the mutualities or units of insurance were organized on the basis of professions, civil or military administrations, to which one belonged, or even of regions. Whenever needed, the central or provincial government came to the succour of the units.

Insurance signifies essentially the repartition of the burden of an individual on as many as possible, in order to lighten the burden of each. Instead of the capitalistic companies of insurance, Islam preferred organizing insurance on the basis of mutuality and co-operation, aided

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by a gradation of the units culminating in the central government.

Such a unit could engage in commerce with the help of the unutilized funds remaining at its disposal, so that the capital is augmented. A time might come, when the members of a unit could be fully exempted, from paying further contributions, and might even receive amounts as profits of commerce. It goes without saying that these units of mutual aid could insure against all kinds of risks, such as accidents of traffic, fire, loss in transit, and so on. It goes also without saying that the insurance business is capable of being "nationalized" for all or certain kinds of risks, for instance, for temporary motives such as the dispatch of parcels, etc.

Without entering into technical details, it may be pointed out that the capitalistic insurances, in which the insured person does not participate in the benefits of the company in proportion to his contributions, is not tolerated in Islam. For, such an insurance constitutes a kind of game of chance.[44]

10. *Waqf* (Endowment):

Among the Muslim community *auqaf* (singular waqf) are very beneficial for the low income group and helpful in poverty alleviation.

The word *wakf* literally means 'detention'; (d) but in Islamic law it means (i) state lands which are inalienable used for charitable purposes: and (ii) pious endowments.[45]

Sir Abdur Rahim says:

"*Waqf* literally means detension and is constituted by appropriation or trying up of a property in perpetuity so that no proprietary rights can be exercised over the corpus but only over the usufruct."[46]

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The *waqf* is a legal and religious institution wherein a person dedicates some of his properties for a religious or a charitable purpose. The properties, after being declared as *waqf*, no longer remain in the ownership of the donor. The beneficiaries of a *waqf* can benefit from the corpus or the proceeds of the dedicated property, but they are not its owner. Its ownership vests in Allah Almighty alone.[47]

According to Dr. Liaquat & Ali Khan Niazi, in all Muslim countries vast funds, properties and agricultural lands are dedicated as *waqfs*.[48] The institution of establishing *waqf* can be traced back to the Prophet of Islam (upon whom be peace and greeting). Imam al-Shai'i (d.204 819) sees waqf as a pure Islamic institution having no precedence in the days of Jahiliyyah.[49]

Ibn 'Umar reported, 'Umar ibn al-Khattab got land in Khaybar, so he came to thy Prophet, peace and blessings of Allah be on him, to consult him about it. He said, "O Messenger of Allah! I have got land in Khaybar than which I have never obtained more valuable property: what dost thou advise about it?" He said: "If thou likest, make the property itself to remain inalienable, and give (the profit from) it in charity."

So 'Umar made it a charity on the condition that it shall not be sold, or given away as a gift, or inherited, and made it a charity among the needy and the relatives and to set free slaves and in the way of Allah and for the travellers and to entertain guest: there being no blame on him who managed it if he ate out of it and made (others) eat, not accumulating wealth thereby.[50]

M. A. Qureshi[51] writes in his book "*Waqfs* in India" that there are several purposes that are recognized by Muslim law as valid objects of *waqfs*. He has enumerated them as follows:

i. relief to aged persons;

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ii. the maintenance of sick and manned soldiers and mariners:
iii. the maintenance of school of learning:
iv. free school and scholars in universities:
v. the marriage of poor maids:
vi. help of young tradesmen:
vii. handicrafts men and persons decayed:
viii. the relief or redemption of prisoners of captures:
ix. the aid or ease of any poor inhabitants concerning and payment of taxes:
x. the repairs of bridges, ports, seas' banks and highways.

11. *Qard Ḥasan*:

The word "*qard*" is derived from Arabic "*qirad*" which means 'to cut'. It is called *qard*, as it cuts certain part of the lender's property by giving loan to the borrower. Ḥasan is also an Arabic word, which originates from '*ihsan*'. *Ihsan* means kindness to others. So, *hasan* is an act which benefits persons other than those from whom the act proceeds without any obligation. The term *qard hasan* means beneficial loan or benevolent loan, gratuitous loan, interest free loan, beautiful loan, etc. M. Umer Chapra has given the definition of *qard hasan* as: "*Qard hasa*" is a loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business." Therefore, *qard hasan* is a kind of gratuitous loan given to the needy people for a fixed period without requiring the payment of interest or profit. The receiver of *qard hasan* is only required to repay the original amount of the load.[3]

The Holy Qur'an encourages the believers to give *qard hasan* for the worldly benefits as well as a great reward in the life hereafter. Some verses are quoted below:

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ يَقْبِضُ

وَيَبْصُطُ وَإِلَيْهِ تُرْجَعُونَ

Who is he that will loan to Allāh *qard hasan* (a beautiful loan), which Allāh will double unto his credit and multiply many times? It is Allāh that giveth (you) Want or Plenty, and to Him shall be you return.

(al-Baqarah 2:245)

Qard hasan has also be referred to in the verses 5:12, 57:11, 57:18, 64:17 and 73:20. The Holy Qur'ān has also told:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَنْ تَصَدَّقُوا خَيْرٌ لَكُمْ إِنْ كُنْتُمْ

تَعْلَمُونَ

If the debtor is in a difficulty, grant him time till it is easy for him to repay. But if ye remit it by way of charity, that is the best for ye if you only knew.

(al-Baqarah 2:280)

Hadith literature also contains Prophetic traditions regarding debt regulation. About the repayment of debt handsomely the Holy Prophet (upon whom be peace and greeting) has commanded in a lucid manner.

Narrated Abu Hurāira: The Prophet (upon whom be peace and greeting) owed a camel of a certain age to a man who came to demand it back. The Prophet (upon whom be peace and greeting) ordered his companions to give him. They looked for a camel of the same age but found nothing but a camel one year older. The Prophet (upon whom be peace and greeting) told them to give it to him. The man said, "You have paid me in full, and may Allah pay you in full." The Prophet (upon whom be peace and greeting) said.

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"The best amongst you is he who pays his debts in the most handsome manner."[53]

Narrated Abu Huraia: the Prophet (upon whom be peace and greeting) said. "whoever takes the money of the people with the intention of repaying it. Allah will repay it on his behalf. and whoever takes it in order to spoil him. then Allah will spoil him."[54]

The Holy Prophet (upon whom be peace and greeting) has emphazied that leniency should be adopted in getting back loans. Two *Ahadith* are quoted below in this regard:

Narrated Abū Huraira: The Prophet (upon whom be peace and greeting) said: "There was a merchant who used to lend (money to) the people. and whenever his debtor was in straintened circumstances. he would say to his employees. 'Forgive him so that Allah may forgive us.' So. Allah forgave him."[55]

Narrated Hudhafa: The Prophet (P.B.U.H) said. "Before your time the angels received the soul of a man and asked him. 'did you do any good deeds (in your life)? He replied. 'I used to order my employees to grant time to the rich person to pay his debts at his convenience. 'So Allah said to the angels: Excuse him."[56]

Rabie said that (the dead man said:. 'I used to be easy to the rich and grant time to the poor.' Or. in another narration. '... grant time to the well-off and forgive the needy.' or. '...accept from the well-off and forgive the needy."[57]

The Holy Prophet (upon whom be peace and greeting) has set example that if a loanee is unable to repay his debt. then it become the responsibility of state and ruler to lighten his burden. The following hadith clarifies:

Narrated Abū Huraira: whenever a dead man in debt was brought to Allah's Apostle (upon whom be peace and greeting) he would ask. "Has he left anything to repay his debt?" If he was informed that he had left something to

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repay his debts, he would offer his funeral prayer, otherwise he would tell the Muslims to offer their friend's funeral prayer. When Allah made the Prophet (upon whom be peace and greeting) wealthy through conquests, he said, "I am more rightful than other believers to be the guardian of the believers, so if a Muslim dies while in debt, I am responsible for the repayment of this debt, and whoever leaves wealth (after his death) it will belong to his heirs."[8]

In Islam no loan is allowed on interest or mark-up as riba is strictly prohibited in it. However, *qard hasan* may be promoted among needy Muslims which is interest-free loan with an unstipulated due date. The borrower of *qard hasan* has to repay the principal but will not pay any other charges over and above that. *Qard hasan* provided to the citizens of an Islamic country by the government or wealthy people can help to reduce the poverty among the poor and needy.

Conclusion:

Islam does not encourage poverty. Not only the head of family is responsible for earning but the responsibility also rests upon the shoulders of the Islamic state to provide food, cloth and shelter to all of its citizens. Strategies based on the teachings of the Qur'an and Sunnah ensure poverty alleviation. An Islamic society can reduce poverty among its individuals by promoting productive effort, implementing Zakat system, distributing inheritance according to the laws underlined in the Holy Qur'an, eradication of hatred for any permissible profession, regulating the prices, educating all the individuals and equipping them with technical skills, establishing a balance between population and resource and elimination of all kind of exploitation.

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PRAISING ALMIGHTY ALLAH

AL-RAZZAQ

Ar-Razzak the "Provider!" thus again
Praise Him who having formed thee, doth sustain.
By the high dawn.
When the light of the sun is strong!
By the thick night.
When the darkness is deep and long!
He hath not forsook thee, nor hated!
By His mercies, I say,
The life which will come shall be better
Than the life of to-day.

In the latter days
The Lord thy "Provider" shall give:
When thou knowest His gift
Thou wilt not ask rather to live:
Look back! Thou wert friendless and frameless,
He made thee from nought:
Look back! Thou wert blinded and wandering,
To the light though art brought!
Consider! shall Allah forego thee
Since thus He hath wrought!

The favour of thy Lord perpend,
And praise His mercies without end.[1]

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1 Arnold, Sir Edin. Pearls of the Faith (Lahore: Orientalia, 1954) p.40

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AL-GHANI

We praise Thee! but no need of praise Thou hast.
Al-Ghani! In Thy glory bright and vast.

MIGHTY is he and forgiving.
One soul did He first create.
Then He made therefrom a mate:
And to help man in his living.
Gave him herds, each with the other.
Camels, oxen, goats and sheep.
Think how Allah wakes from sleep.
The babe, close-folded in its mother!
In three darknesses He shrouds it:
Wonder upon wonder clouds it.
He is Maker: can ye see
All these tokens and still be
Thankless? Yet, if so ye are,
Not beholden to your care
Is Al-Ghani: self-sufficing
Lives high Allah, recognizing
Gladly all His creatures' love
In a changeless peace above.
Judge ye each for each: with God
No man bears another's load.
Unto Him is your return.
Then shall every spirit learn
What it wrought, and what is due:
For He knows the hearts of you.

Ah, Self-sufficing One! we seek
To praise Thee well, but words are weak.[2]

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2 Ibid, pp.168-69

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SOME BLESSED NAMES OF MUHAMMAD

(UPON WHOM BE PEACE AND GREETING)

Qasim (Distributor, Divider)
(sallallahu 'alaihi wa sallam)

Qasim, is distributor of
Provisions, fate and fortune of
Animate and inanimate.
He does not have associate:
Of course, by God's commandacted.
This onerous duty he perform'd.

Da'i (Caller, Invitor to Peace)
(sallallahu 'alaihi wa sallam)

Dace invitor towards Peace.
Eternal Peace, the House of Peace.
For safety and security, peace.
For Peace within, and around Peace.
O man! Accept the invitation.
Love Allah and serve creation.

Ya-Sin (Confidential Title)
(sallallahu 'alaihi wa sallam)

Ya-Sin, is also a Title,
Title of Love for Last Apostle
The secret of all secrecies,
Merciful, showering sympathies,
Upon the rustic, pagan brute,
Innocent, righteous and the rude.

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Khalil (Dearest Friend)
(sallallahu 'alaihi wa sallam)

Khalil is dearest chum and friend.
Well-wisher of each of his friend:
Abraham too was His Khaleel.
Mohammad had superior deal:
A friend of him who God obeys.
A love of him who follows ways.

Naṣer (Helper, Gracious)
(sallallahu 'alaihi wa sallam)

Naṣer, is the gracious helper.
To orphan, widow, lowly, poor:
To the humble and to the weak,
A rescue for the tortured bleek:
In world of give-and-take he lived,
His hand had ever upper stayed.

Mansur (Whom Allah Helps, Victorious)
(sallallahu 'alaihi wa sallam)

Mansur is he whom Allah helps.
Towards his God, with rapid steps:
Aid and assistance, peace of mind,
Are given through him to mankind:
He saved Mohammad from the rash,
Blood-hounds of Meeca and Quresh.

Hafiz (Guardian, Watch, Preserver)
(sallallahu 'alaihi wa sallam)

Hafiz is the Guardian and Watch
Over those who his love cherish:
He lives with them, in them, for them,
O God bless us love, overwhelm:
Of every faithful, watcher he,
Of every Maumin love is he.

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Maumin (Peace Showerer)
(sallallahu 'alaihi wa sallam)

Maumin. is peace to shower Peace.
Without discriminating race:
Caste and colour, creed we possess.
Whatever faith we all profess.
The Peace and Blessing for all men.
Idolators, Believing men.

Amin (Trustworthy)
(sallallahu 'alaihi wa sallam)

Amin, is the most trustworthy.
Even Meccans could not deny:
Sincere, true, truthful, the Word.
Among infidels Faith he served:
He is the Trust, which Allah says:
The Sun, the Moon, Creation prays.

Haris (Yearner of Goodness)
(sallallahu 'alaihi wa sallam)

Haris, Yearner for peoples' good.
With righteousness, sincerity, food.
To live on earth so long destined.
Truthful nature to make them kind:
For the Believers merciful.
For the infidels, merciful.

Raūf (Compassionate, Mild)
(sallallahu 'alaihi wa sallam)

Rauf, compassionate for all men.
To lead a life worthy of men:
He was the tender-hearted soul.
Who ever lived in Greatest Soul:
From him all kindness, merey flows.
To righteousness Muslim he roves.

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Rahim (Greatest Merciful)
(sallallahu 'alaihi wa sallam)

Rahim. Greatest Mercifulness.
To shower bliss of Faith. to bless:
With love of Faith enlivens all.
With love of Faith enlightens all
May be he rich. may be he poor.
May be an orphan. widow dear.

Yatim (Orphan)
(sallallahu 'alaihi wa sallam)

Yatim. As orphan he descended.
On this planet. then ascended:
He did not have the Father's love.
Allah infused in him His love:
With Allah's love traversed age.
Till Allah's Word he could manage

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Ghani (Rich and Wealthy)
(sallallahu 'alaihi wa sallam)

Ghani. the rich. possessing wealth.
Supreme distributor of wealth:
The wealth of mineral. wealth of Faith.
He could have transmuted to gold.
The Meccan mountains. if desired.

Jawad (Charitable, Generous)
(sallallahu 'alaihi wa sallam)

Jawwad. we know. cheritable.
Alms giver and that too liberal:
Whoso had come to him for alm.
He never disappointed him.
Sometimes he had no coin. bread.
Some sweeter word from lips he shed.

Muqtasid (Middle Course Adopter)
(sallallahu 'alaihi wa sallam)

Muqtasid. Adopter of the Course.
Not high, nor low, but middle course.
For the convenience of the folk.
Who cannot shoulder heavier task:
No human being can dare say,
We can't follow Mohammad's way.

Shaf (Curer of Ills)
(sallallahu 'alaihi wa sallam)

Shaf. is curer of evils ills.
Of heart and soul, physical disease:
Disease in Faith, that eats away.
To make the mortal Satan's prey.
Mohammad surely cures disease.
If we submit to him, release.

Mutawassit (Middle Course Follower)
(sallallahu 'alaihi wa sallam)

Mutawassit, treading middle-path.
Not high, nor low, a mid-way Path:
Too much of every thing is bad.
Too little makes us very sad.
Take us to tread the Path of Love!
On wings of love, in heart of Love.

Shakur (Grateful to God)
(sallallahu 'alaihi wa sallam)

Shakur, is gratefulness of soul.
In riches, poverty and prowl.
The nuggests of the Gracious God.
With thankfulness gather from Lord.
Whoso is grateful to his Lord.
Will have ascendance to his God.

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Motin (Firm)
(sallallahu 'alaihi wa sallam)

Motin. is solid. firm. grateful.
Reserved. honoure'd. kind. merciful.
To shower rays of Faith – a bliss.
Let all of us his threshold kiss!
And show submission to the Lord.
To have blessings of Love of God.[3]

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3 Luther, A.R., Epic of Faith

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